

June 30, 2010

Mr. Perry Kupferman  
California Department of Insurance  
Policy Approval Bureau  
45 Fremont Street, 24<sup>th</sup> Floor  
San Francisco, CA 94105

RE: **Anthem Blue Cross Life and Health Insurance Company**

Rates for Individual Policies

Form Numbers: [INDSS 09 01 10]-RAT ; DN13, DN14, DN15 [09-01-10]-RAT ;

P958, PE48, PE49 [09-01-10]-RAT ; H062, 1930, 1929 [09-01-10]-RAT ;

NM31, PE27 [09-01-10]-RAT ; R420, T160 [09-01-10]-RAT ;

[IND CDHP HSA 09 01 10]-RAT, [IND CDHP HIA 09 01 10]-RAT, [IND CDHP HIA Plus 09 01 10]-RAT

Dear Mr. Kupferman:

Enclosed please find two copies of rates and rate filing information for Anthem Blue Cross Life and Health Insurance Company in compliance with California Code of Regulations (CCR) 2222.12. These proposed rates, which are to be effective September 1, 2010, are to be used with the medical plans referenced in the above Form Number section and will replace existing rates filed under PF-2008-02168, PF-2008-02169, PF-2008-02170, PF-2008-02171, PF-2008-02172, PF-2008-02173 and PF-2008-02174.

Please note that the sections below address all products being filed for September 1, 2010 effective dates. With this rate filing, each of the product families is compliant with CCR 2222.12. As you review the filing, please note the following:

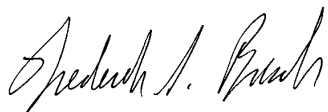
1. **Minimum Lifetime Loss Ratio Calculation:** The purpose of the filing is to establish compliance with the minimum lifetime loss ratio standard of 70%. We have included the calculation of a projected lifetime loss ratio as a demonstration of regulatory compliance. The calculation should not be construed as targets. With this filing, Anthem has determined that each of the product families is compliant with this regulatory requirement.
2. **Axene Health Partners Recommendations:** The California Department of Insurance retained Axene Health Partners (AHP) to review our prior rate filings for these products which were to be effective on March 1, 2010. These filings have since been withdrawn. However, based on the recommendations in the AHP report, we have made the following refinements to the lifetime loss ratio model:
  - Aging is explicitly removed from the underlying trend used in the model.
  - The initial medical trend used to project claims for January 2010 is adjusted for known risk factors.
  - The durational loss ratio factor for Year 11+ is set equal to Year 10.
  - We have modified the premium pmpm projection to be based on a weighted average of current and prior rates.
  - We applied a seasonality adjustment to our base period that is used to project January 2010 claims.
  - We made adjustments to our historical trend analysis, starting point projection, based on AHP recommendations.
3. **We are filing for an average rate increase of 13.7% effective September 1, 2010.** Further, heeding the guidance in the AHP report detailing their review of our previous filing, we are capping rate increases including aging at less than 20% to mitigate the magnitude of rate increases for any single individual. The chart below summarizes the average rate increases before aging and incorporates the impact of capping by product:

<b>Product</b>	<b>Average Rate Increase Before Aging</b>
<i>3500 Deductible Plans</i>	10.1%
<i>Tonik</i>	14.5%
<i>Right Plan</i>	13.8%
<i>CDHP Non-Maternity</i>	12.5%
<i>CDHP Maternity</i>	15.3%
<i>SmartSense</i>	14.7%
<i>PPO Share (CDI)</i>	14.1%
<i>PPO Saver</i>	13.1%
<b>Total</b>	<b>13.7%</b>

4. **Pricing Philosophy:** This filing meets our objectives to comply with all state and federal laws and regulations, and to provide products that are competitively priced and meet our customers' needs for healthcare insurance protection.

Thank you for your consideration of this filing. If you have any questions about the enclosed materials or need additional information, please call me at 502.889.2737.

Sincerely,



Frederick Busch, F.S.A., M.A.A.A.  
Regional VP and Actuary I  
Anthem Blue Cross Life and Health Insurance Company  
502-889-2737  
Fritz.busch@anthem.com

enclosure

# CALIFORNIA DOCUMENT SUBMISSION FORMSET

<b>California Insurer Number:</b>		FOR DEPARTMENT USE ONLY			
(NOT NAIC Number) 3273-0		<b>Our File Number:</b>		<b>Fee Code:</b>	
<b>Official Insurer Name:</b>		<b>Reviewer:</b>			
Anthem Blue Cross Life and Health Insurance Company					
<b>Submitter and Complete Mailing Address:</b>					
Anthem Blue Cross Life and Health Insurance Company Attn: Fritz Busch    KY0304-A662 13550 Triton Park Blvd. Louisville, KY 40223					
<b>Submission Date: June 30, 2010</b>		<b>Dept. Action Date:</b>			
	<b>Document Form Number</b>	<b>Doc Type</b> <small>("Policy," etc)</small>	<b>Document Coverage</b>	<b>Department Action</b>	<b>Fee</b>
1	[IND CDHP HSA 09 01 10]-RAT	Rate			
2	[IND CDHP HIA 09 01 10]-RAT	Rate			
3	[IND CDHP HIA Plus 09 01 10]-RAT	Rate			
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INSTRUCTIONS: Complete the part of the form to the left of the center vertical line. Enter one document to a numbered line. Use additional formsets if necessary. Be accurate - the copy of this form that we return to you will be your only record of our action on your submission.  THIS IS NOT A BILL - DO NOT PAY. YOU WILL RECEIVE A SEPARATE FILING FEE INVOICE SHORTLY; REMIT FEES ONLY WITH THAT INVOICE.			<b>Total:            \$0.00</b>		

# CALIFORNIA DEPARTMENT OF INSURANCE

## FILING COVER SHEET for FORMS FILINGS with the POLICY APPROVAL BUREAU

(Suggested for use as the cover letter required by Title 10, California Code of Regulations §2205.)

TO: State of California Department of Insurance Policy Approval Bureau 45 Fremont Street San Francisco, CA 94105	FROM: (Official Insurer Name): <b>Anthem Blue Cross Life and Health Insurance Company</b>
	Submitter and Complete Mailing Address: <b>Fritz Busch</b> <b>13550 Triton Park Boulevard KY0304-A662</b> <b>Louisville, KY 40223</b>
	Submission Date: <b>June 30, 2010</b>

1. IDENTIFYING FORM NUMBER (S): [IND CDHP HSA 09 01 10]-RAT,  
[IND CDHP HIA 09 01 10]-RAT, [IND CDHP HIA Plus 09 01 10]-RAT

[The form number(s) of one or more of the documents submitted by which the filing can be identified. §2205(a)]

2. DOCUMENT CLASS [The subdivision of 10 CCR §2202(a) which best describes the forms submitted. (§2205(b))]

Generic Description and Definition Citation	Check Below	Generic Description and Definition Citation	Check Below
"Health Insurance"[Hospital, medical, surgical insurance, expense-incurred or indemnity §2202(a)(1)]	<b>X</b>	"Credit Life and Disability" [§2202(a)(6)]	
"Group and Blanket Life and Non-health Disability" [§2202(a)(2)]		"Supplemental Life Benefits" [§2202(a)(7)]	
"Individual Disability, Non-health" [§2202(a)(3)]		"Variable Life and Annuities" [§2202(a)(8)]	
"Medicare Supplement" [§2202(a)(4)]		"Fraternal" [Non-health Disability. §2202(a)(9)]	
"Long- term Care" [§2202(a)(5)]		"Unclassified"*[§2202(a)(11)]	
*Describe briefly (documents other than those described above may have to be filed with other Department Bureaus; see §2206):			

3. GROUP AND/OR INDIVIDUAL [Are the forms group, individual or used in both contexts? §2205(b)]

Group Only:	Individual Only: <b>X</b>	Group AND Individual:
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4. EMPLOYER SIZE (Employer Health Insurance Only) [Where the forms submitted provide health coverage through employment, the minimum and the maximum sizes of the employers in terms of number of employees. §2205(c)]

2 to 50 Employees:	Over 50 Employees:	All Employers:
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5. REPLACES PREVIOUSLY - APPROVED DOCUMENT(S)?  
[Do any documents replace previously-approved documents? §2205(d)]

**Yes**

6. FINAL PRINT FORM? [List those documents NOT in the final printed form in which they will be issued to insureds. §2205(e)]

<u>Document(s)</u>	<u>Document(s)</u>
[IND CDHP HSA 09 01 10]-RAT	
[IND CDHP HIA 09 01 10]-RAT	
[IND CDHP HIA Plus 09 01 10]-RAT	

7. TYPE OF DOCUMENT WITH WHICH IT WILL BE USED. [For each document (such as a rider) which is designed to be used with another document not included in the filing, a statement of the document class with which it is to be used. §2205(f)]

<u>Document Form Number</u>	<u>Document Class (from Item 2. above)</u>
<b>N/A</b>	

8. MASTER POLICY FORM NUMBER AND APPROVAL DATE: **N/A**

[Where a certificate is submitted for use with a previously approved "group" document, the form number and the filing or approval date of the previously approved group document. §2205(g)]

9. IF ABOVE INFORMATION CANNOT BE FURNISHED, EXPLAIN WHY. [If the submitter is unable to furnish the information requested above, explain why. §2205(h)]

10. IS A RECEIPT ACKNOWLEDGMENT CARD ENCLOSED? **NO**

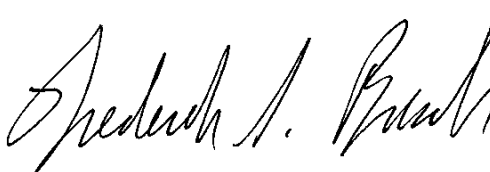
**Please send acknowledgement to Fritz.Busch@wellpoint.com**

[Submitters wanting acknowledgment of receipt of their filings must include a self-addressed, postage pre-paid postcard or letter for return when the filing is received. Acknowledgments must be drafted so that Department personnel need only enter dates of receipt before mailing. §2205(j)]

11. REMARKS AND ADDITIONAL INFORMATION (Attach additional sheets if necessary):

MAKE SURE THAT A COMPLETED 3-PART DOCUMENT SUBMISSION FORMSET IS INCLUDED [Filings of documents described in §2202(a)(1) through (a)(11) shall include three-part Document Submission Formsets. §2216(a)]

MAKE SURE THAT A STAMPED, RETURN ADDRESSED ENVELOPE IS INCLUDED [The cover letter shall be accompanied by a stamped, self-addressed business-size return envelope. §2205(i)]



SUBMITTER'S SIGNATURE AND TITLE: \_\_\_\_\_

Fritz Busch, F.S.A., M.A.A.A.  
Regional VP and Actuary I

**Anthem Blue Cross Life and Health Insurance Company**  
**Actuarial Memorandum**  
**Individual Rates effective September 1, 2010**

The purpose of this filing is to establish rates for the forms below and certify that these rates are in compliance with the minimum lifetime loss ratio standard set in California Code of Regulations 2222.12.

This filing is not intended to establish target lifetime loss ratios and should not be interpreted as such. The lifetime loss study described in the body of the memorandum is a test under a reasonable set of assumptions that the lifetime loss ratio and future lifetime loss ratios are above 70%.

1. Policy Form Numbers and Names

[IND CDHP HSA], Individual CDHP HSA  
 [IND CDHP HIA], Individual CDHP HIA  
 [IND CDHP HIA Plus], Individual CDHP HIA Plus

2. Description of Benefits Provided

Comprehensive major medical benefits are provided for inpatient and outpatient hospital and physician services. There are a range of deductible, coinsurance and out-of-pocket maximums, listed below.

**Maternity Not Covered, open for new sales**

Base Plan	Prev. Care *	Deductible (single/family)	In-Network Coins	In-Network OOP Max (single/family)	Out-of-Network Coins	Out-of-Network OOP Max (single/family)
CDHP 1500/70	100%	1500/3000	70%	5000/10000	50%	10000/20000
CDHP 3000/70	100%	3000/6000	70%	5000/10000	50%	10000/20000
CDHP 5000/100	100%	5000/10000	100%	5000/10000	70%	10000/20000

**Maternity Covered, open for new sales**

Base Plan	Prev. Care *	Deductible (single/family)	In-Network Coins	In-Network OOP Max (single/family)	Out-of-Network Coins	Out-of-Network OOP Max (single/family)
CDHP 5000/100	100%	5000/10000	100%	5000/10000	70%	10000/20000

**Maternity Covered plans, not open to new sales**

Base Plan	Prev. Care *	Deductible (single/family)	In-Network Coins	In-Network OOP Max (single/family)	Out-of-Network Coins	Out-of-Network OOP Max (single/family)
CDHP 1500/100 **	100%	1500/3000	100%	1500/3000	70%	3000/6000
CDHP 2500/100	100%	2500/5000	100%	2500/5000	70%	5000/10000
CDHP 3000/100	100%	3000/6000	100%	3000/6000	70%	6000/12000

\* Deductible waived for Preventive Care

\*\* The CDHP 1500/100 with maternity coverage is not available with an HIA Plus Account.

For family contracts, all family members use a shared deductible regardless of the number of family members. The family contract deductible is twice the single contract deductible. Similarly all family

members also use a shared out-of-pocket maximum and the family contract out-of-pocket maximum is twice the single contract out-of-pocket maximum.

Preventive care is paid at 100%, not subject to the deductible.

All other covered services including pharmacy and office visits are subject to the deductible, coinsurance and out-of-pocket (OOP) maximum. Vision and dental are not covered.

The base plans designs are paired with one of three types of funding accounts that consumers use to pay for services that they are responsible for through either the deductible or member coinsurance. The funding accounts are as follows:

- HSA (Health Savings Account) – Individuals may contribute to the account. The contributions may not exceed the lesser of the deductible or the contribution limit allowed by law.
- HIA (Health Incentive Account) – BC Life & Health will fund health incentives. For example when a consumer completes a Smoking Cessation plan, BC Life & Health will contribute \$50 into the funding account. Individuals are not allowed to contribute.
- HIA Plus (Health Incentive Account Plus) – In addition to funding the health incentives, BC Life & Health will fund quarterly allocations. The quarterly allocations are \$125 for single contracts and \$250 for family contracts (i.e. \$500 and \$1000 per year respectively).

Note that the CDHP 1500/100 with maternity coverage is not available with an HIA Plus Account.

### 3. Rate Increase Filed

We are filing for an average rate increase of 12.5% for current subscribers effective September 1, 2010 to the plans that do not cover maternity and an average rate increase of 15.3% for current subscribers effective September 1, 2010 to the plans that cover maternity.

Our strategy is to soften the impact of rate increases due to increases in a member's attained age (aging) on our members by applying subscriber adjustment factors, also known as "rate caps". For the plans that do not cover maternity, the average rate increase before capping is 13.7% and the impact of applying the subscriber adjustment factors is -1.1%. As stated above, the overall average increase is  $(1+13.7\%)*(1-1.1\%) = 12.5\%$ . For the plans that cover maternity, the average rate increase before capping is 15.6% and the impact of applying the subscriber adjustment factors is -0.3%. As stated above, the overall average increase is  $(1+15.6\%)*(1-0.3\%) - 1 = 15.3\%$ .

These rate increase calculations are performed on a seriatim basis through a Microsoft Access database. We will make this database available to the Department upon request.

After the effects of aging and subscriber adjustment factors, rates are capped at 19.9%. Due to the use of subscriber adjustment factors, the premium rate charged to an existing subscriber may be lower than the new business rate. Please note that capping is subject to effects of rounding in our billing system. It is possible that a small number of subscribers may experience a rate increase which is higher than the cap by less than \$1 per member. However, this situation is very uncommon and we estimate that about 0.3% of subscribers will exceed the cap due to rounding.

The 12.5% and 15.3% rate increases are based on a September 1, 2010 effective date. Each month of delay past September will cause the rating period to be one month later than intended by our pricing. Therefore, we are filing for a trend adjustment if the rate increase is delayed. In this case, the rate increase will be  $(1+1.6\%)^n - 1$  higher where n is the number of months the rate increase is delayed. For example, if the effective date is delayed until October 1, 2010, then the rates will be 1.6% higher across the board to account for one month of trend. The average increase to the plans that do not cover maternity will then be:  $(1+12.5\%)*(1+1.6\%) - 1 = 14.3\%$ . The average increase to the plans that cover maternity will then be:  $(1+15.3\%)*(1+1.6\%) - 1 = 17.1\%$ .

The lifetime loss ratio projection described in Section 6 is based on the September 1, 2010 effective date. If the rate increase is delayed and the trend adjustment is applied, the projected lifetime loss ratio would change slightly but the product would still be in compliance with the minimum lifetime loss ratio standard.



#### 4. Premium Rate Structure

The premium rates vary by the attained age and gender of each member. Premium rates also vary according to contract type, single or family, and by underwriting tier and region.

The rate for a family contract is equal to the sum of all family members' rates. Only the three youngest dependent children are charged. The fourth dependent child and above are not charged.

Upon sale, members are assigned a renewal month and do not receive rate increases until their assigned renewal month. The policy is renewable monthly. However, there is a 12-month rate guarantee at initial sale.

Note that a member's renewal month is usually their anniversary month. However, for this rate increase we have changed the March through August renewal months for members who are not subject to a rate guarantee to September, because we have deferred the rate increase from March 2010 to September 2010. We are assuming that members' renewal dates in 2011 will be adjusted back to their original renewal month.

#### 5. Effects of Health Care Reform

We anticipate the following effects of Federal Healthcare Reform on these policy forms:

- Members who were sold on these policies prior to March 23, 2010 are subject to grandfathering. Once grandfathering rules are clarified, we would intend to adjust our portfolio accordingly.
- Dependents will be covered up to age 26. This has no pricing impact.
- Removal of lifetime limits. This has no pricing impact.

## 6. Expected Lifetime Loss Ratio

The Regulatory standard for pricing hospital, medical, and surgical policies set forth in California Code of Regulations 2222.12 states that for each policy delivered on or after 7/1/2007 and also each policy that receives a rate revision on or after 7/1/2007, benefits shall be deemed reasonable in relation to premiums if 1) the anticipated lifetime loss ratio is not less than 70 percent and 2) the anticipated future-only lifetime loss ratio is also not less than 70 percent. All of Anthem's current policy forms are subject to the 70 percent standard.

Policies delivered prior to 7/1/2007 were subject to a standard of 50 percent until they received their first increase on or after 7/1/2007. We consider the 50 percent standard to be irrelevant for this filing because all of Anthem's current policy forms are subject to the 70 percent standard.

Our rating is within the standard: we have conducted a study of the anticipated lifetime loss ratio of the forms included in this filing, where the anticipated lifetime loss ratio is defined to be the ratio of (i) divided by (ii), where (i) is the sum of the accumulated value of past incurred claims and the present value of future anticipated claims, and (ii) is the sum of the accumulated value of past earned premiums and the present value of future anticipated premium earnings. For this study, the future anticipated claims and premium were projected out to 2025.

For policies that do not cover maternity and are subject to the 70 percent standard, the anticipated lifetime loss ratio based on the assumptions and methodology outlined below is calculated to be 91.0%. When the past values are not included in the calculation, then the future-only anticipated lifetime Loss Ratio is 95.9%.

For policies that cover maternity and are subject to the 70 percent standard, the anticipated lifetime loss ratio based on the assumptions and methodology outlined below is calculated to be 159.1%. When the past values are not included in the calculation, then the future-only anticipated lifetime Loss Ratio is 170.0%.

Note that the lifetime loss ratio calculation is a test for regulatory compliance and is not a target nor the basis for the filed rate increase.

## Assumptions

1. We project the anticipated lifetime loss ratio for the cohort of members sold prior to 9/1/2011.
2. The assumed underlying claims trends, excluding the effects of duration and aging, are:

Year	Annual Trend	Monthly Trend
2010	20.5%	1.6%
2011 – 2025	8.0%	0.6%

The underlying claims trend assumption for 2010 is based on historical claims trends, which are being driven higher by anti-selection as healthy members lapse or buy-down to lower-benefit plans. We believe that this will continue through 2010. Please note that we expect future trends will likely exceed 8% and we intend to price accordingly. The 8% is used for demonstration purposes only and minimally understates the projected lifetime loss ratio.

3. The filed premium increase for plans that do not cover maternity eff Sept 1, 2010 is 12.5%  
The filed premium increase for plans that cover maternity eff Sept 1, 2010 is 15.3%
4. The assumed premium increase from 2011 and going forward are:

Year	Premium Increase
2011-2012	10.0%
2013 – 2025	8.0%

Please note that the assumption is that the premium increases in 2011-2012 will be higher than claims trend and the premium increases in 2013 and later will be equal to claims trend. These assumptions are for demonstration purposes only. The 2011 and later rate increases that we eventually file will depend on a range of considerations including the impact to our members and our financial expectations, as well as compliance with regulatory standards. Note that under our assumptions, the projected lifetime loss ratio is much higher than the minimum lifetime loss ratio standard.

5. Subscribers will experience the rate action on their assigned renewal month.  
The assumed distribution of renewal months is:

Month	Plans that do <u>not</u> cover Maternity		Plans that cover Maternity	
	2010 Renewal Distribution	2011 Renewal Distribution	2010 Renewal Distribution	2011 Renewal Distribution
1	8.5%	10.3%	21.8%	20.8%
2	8.4%	10.0%	10.4%	11.9%
3	2.8%	19.3%	2.9%	9.1%
4	3.2%	6.3%	3.4%	4.9%
5	3.3%	6.6%	3.6%	5.2%
6	3.5%	6.0%	3.8%	5.3%
7	3.6%	6.9%	4.0%	5.9%
8	3.7%	7.3%	4.2%	6.9%
9	48.7%	6.5%	30.1%	7.3%
10	4.8%	6.8%	5.3%	7.5%
11	4.3%	6.6%	5.2%	7.5%
<u>12</u>	<u>5.2%</u>	<u>7.3%</u>	<u>5.3%</u>	<u>7.7%</u>
Total	100.0%	100.0%	100.0%	100.0%

Note that for this rate increase we have changed the March through August renewal months that are not on a rate guarantee to September, because we have deferred the rate increase from March 2010 to September 2010. We are assuming that member's renewal date in 2011 will be adjusted back to the original renewal month. This is only an assumption at this time. The actual renewal distribution will be determined by our 2011 rate filing.

6. The assumed durational curve for premium and claims of plans that do not cover maternity is:

length of time in plan	claim index	premium index	loss ratio index
quarter 1	0.575	0.912	0.630
quarter 2	0.678	0.927	0.731
quarter 3	0.823	0.936	0.879
quarter 4	0.863	0.951	0.907
year 2 *	1.000	1.000	1.000
year 3	1.300	1.079	1.205
year 4	1.416	1.133	1.249
year 5	1.620	1.213	1.335
year 6	1.920	1.313	1.463
year 7	2.162	1.416	1.526
year 8	2.205	1.504	1.467
year 9	2.249	1.534	1.467
year 10	2.294	1.564	1.467
year 11+	2.365	1.613	1.467

The assumed durational curve for premium and claims of plans that cover maternity is:

length of time in plan	claim index	premium index	loss ratio index
quarter 1	0.604	0.901	0.670
quarter 2	0.727	0.904	0.804
quarter 3	0.909	0.913	0.995
quarter 4	0.925	0.929	0.996
year 2 *	1.000	1.000	1.000
year 3	1.171	1.103	1.062
year 4	1.244	1.224	1.017
year 5	1.478	1.330	1.112
year 6	1.539	1.385	1.112
year 7	1.549	1.403	1.105
year 8	1.580	1.431	1.105
year 9	1.612	1.459	1.105
year 10	1.644	1.488	1.105
year 11+	1.682	1.522	1.105

\*note: year 2 is set by convention to be one.

The durational factors are based on Anthem experience except for Year 11+. We have addressed the finding in the Axene Health Partners report, setting the year 11+ durational loss ratio index to be equal to the year 10 durational loss ratio index by lowering the Year 11+ claims index. This does not have a significant impact on the lifetime loss ratio calculation.

## Methodology

$$\text{Lifetime Loss Ratio} = C / P$$

Let  $i$  = the month of past (historical) or projected PMPM experience.

$$C = \sum_{i=1}^{\infty} \text{FV(Past Claims PMPM}_i \times \text{Membership}_i) + \sum_{i=1}^{\infty} \text{PV(Projected Claims PMPM}_i \times \text{Membership}_i)$$
$$P = \sum_{i=1}^{\infty} \text{FV(Past Premium PMPM}_i \times \text{Membership}_i) + \sum_{i=1}^{\infty} \text{PV(Projected Premium PMPM}_i \times \text{Membership}_i)$$

*Where FV means the accumulated value and PV means the present values.*

$$\text{Future Lifetime Loss Ratio} = FC / FP$$

Let  $i$  = the month of past (historical) or projected PMPM experience.

$$FC = \sum_{i=1}^{\infty} \text{PV(Projected Claims PMPM}_i \times \text{Membership}_i)$$
$$FP = \sum_{i=1}^{\infty} \text{PV(Projected Premium PMPM}_i \times \text{Membership}_i)$$

*Where PV means the present values.*

Policies sold on or after 7/1/2007 or policies that experience a rate revision on or after 7/1/2007 are subject to the 70% lifetime loss ratio standard.

For the purposes of calculating the values over the lifetime of the policy, future values are discounted to January 1, 2010 and past values accumulated to January 1, 2010. Note that the calculation ends with projected claims data through 12/31/2025.

## Historical and Projected Experience

The following is the historical and projected experience by year for the forms included in this filing. Months through December 2009 are historical data, with incurred claims paid through March 31, 2010. Months January 2010 and later are projected.

### A. Policies that do not cover Maternity and are subject to 70% Loss Ratio Standard (sold or received a rate revision on or after 7/1/07)

#### Historical

Year	Premium PMPM	Claims PMPM	Loss Ratio	Member Months
2007	\$116	\$309	267.2%	89
2008	\$130	\$66	51.1%	61,271
2009	\$141	\$86	61.2%	205,371

#### Projected

Year	Premium PMPM	Claims PMPM	Loss Ratio	Member Months
2010	\$154	\$111	71.8%	329,486
2011	\$180	\$138	76.4%	391,413
2012	\$210	\$178	84.6%	311,467
2013	\$245	\$227	92.6%	231,486
2014	\$283	\$281	99.2%	174,917
2015	\$329	\$346	105.2%	133,372
2016	\$381	\$415	109.0%	103,151
2017	\$434	\$477	109.7%	81,191
2018	\$487	\$529	108.6%	64,642
2019	\$539	\$583	108.2%	51,504
2020	\$592	\$640	108.2%	41,037
2021	\$647	\$699	108.2%	32,696
2022	\$700	\$757	108.1%	26,051
2023	\$756	\$818	108.1%	20,757
2024	\$816	\$883	108.1%	16,538
2025	\$882	\$954	108.1%	13,177

#### Lifetime

Year	PV(Prem PMPM)	PV(Clms PMPM)	Loss Ratio	Member Months
Future Lifetime	\$236	\$226	95.9%	1,813,074
Total Lifetime	\$217	\$197	91.0%	2,289,618

Note: Non-system claims adjustments of \$0.42 PMPM, which tie with Anthem's financial records, are included in the future projection but are not included in 2009 and prior.

**B. Policies that cover Maternity and are subject to 70% Loss Ratio Standard (sold or received a rate revision on or after 7/1/07)**

**Historical**

Year	Premium PMPM	Claims PMPM	Loss Ratio	Member Months
2007	\$179	\$108	60.1%	12,141
2008	\$184	\$217	117.6%	64,348
2009	\$184	\$268	146.1%	105,490

**Projected**

Year	Premium PMPM	Claims PMPM	Loss Ratio	Member Months
2010	\$195	\$320	163.9%	113,340
2011	\$233	\$377	161.7%	117,121
2012	\$279	\$465	166.6%	80,903
2013	\$333	\$564	169.3%	51,601
2014	\$387	\$663	171.2%	34,110
2015	\$440	\$771	175.1%	23,023
2016	\$491	\$863	175.9%	15,827
2017	\$541	\$950	175.7%	11,146
2018	\$595	\$1,045	175.7%	7,973
2019	\$654	\$1,148	175.7%	5,709
2020	\$715	\$1,256	175.6%	4,087
2021	\$779	\$1,367	175.6%	2,927
2022	\$843	\$1,479	175.6%	2,095
2023	\$910	\$1,598	175.6%	1,500
2024	\$983	\$1,725	175.6%	1,074
2025	\$1,061	\$1,863	175.6%	769

**Lifetime**

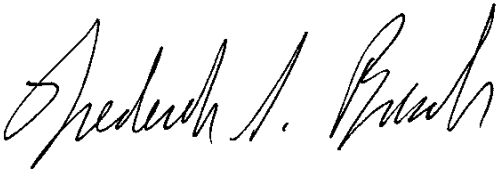
Year	PV(Prem PMPM)	PV(Clms PMPM)	Loss Ratio	Member Months
Future Lifetime	\$276	\$469	170.0%	398,689
Total Lifetime	\$242	\$385	159.1%	655,187

Note: Non-system claims adjustments of \$0.42 PMPM, which tie with Anthem's financial records, are included in the future projection but are not included in 2009 and prior.



## 7. Certification

I, Fritz Busch, am an actuary for Anthem Blue Cross Life and Health Insurance Company and a member of the American Academy of Actuaries. I meet the qualification standards of the American Academy of Actuaries for rate filings of health plans. I have prepared this actuarial memorandum to be consistent with Actuarial Standard of Practice Number 8 as adopted by the Actuarial Standards Board. Under the assumptions outlined above, which I believe to be reasonable, I certify that the total lifetime loss ratio and future lifetime loss ratio for policies delivered on or after 7/1/2007 or received a rate revision on or after 7/1/2007 are expected to exceed 70%.



Frederick Busch, F.S.A., M.A.A.A.  
Regional VP & Actuary I  
Anthem Blue Cross Life and Health Insurance Company  
June 30, 2010

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 09/01/10

Individual PPO Lumenos® [Health Savings Account] [HSA-Compatible] 1500/70 (1 Member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$321	\$321	\$296	\$296	\$283	\$283	\$271	\$271	\$246	\$246	\$229	\$229	\$198	\$198
1	\$164	\$164	\$152	\$152	\$145	\$145	\$139	\$139	\$126	\$126	\$117	\$117	\$101	\$101
2	\$120	\$120	\$111	\$111	\$106	\$106	\$102	\$102	\$92	\$92	\$86	\$86	\$74	\$74
3	\$109	\$109	\$101	\$101	\$96	\$96	\$92	\$92	\$84	\$84	\$78	\$78	\$67	\$67
4	\$99	\$99	\$91	\$91	\$87	\$87	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
5	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
6	\$86	\$86	\$79	\$79	\$76	\$76	\$73	\$73	\$66	\$66	\$61	\$61	\$53	\$53
7	\$85	\$85	\$79	\$79	\$75	\$75	\$72	\$72	\$65	\$65	\$61	\$61	\$53	\$53
8	\$86	\$86	\$79	\$79	\$76	\$76	\$72	\$72	\$66	\$66	\$61	\$61	\$53	\$53
9	\$90	\$90	\$83	\$83	\$80	\$80	\$76	\$76	\$69	\$69	\$64	\$64	\$56	\$56
10	\$100	\$100	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
11	\$112	\$112	\$103	\$103	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
12	\$125	\$125	\$116	\$116	\$111	\$111	\$106	\$106	\$96	\$96	\$89	\$89	\$77	\$77
13	\$138	\$138	\$127	\$127	\$122	\$122	\$116	\$116	\$106	\$106	\$98	\$98	\$85	\$85
14	\$148	\$147	\$136	\$135	\$130	\$130	\$124	\$124	\$113	\$112	\$105	\$105	\$91	\$90
15	\$152	\$147	\$140	\$135	\$134	\$130	\$128	\$124	\$117	\$112	\$109	\$105	\$94	\$90
16	\$152	\$147	\$140	\$135	\$134	\$130	\$128	\$124	\$117	\$112	\$109	\$105	\$94	\$90
17	\$152	\$147	\$140	\$135	\$134	\$130	\$128	\$124	\$117	\$112	\$109	\$105	\$94	\$90
18	\$152	\$147	\$140	\$135	\$134	\$130	\$128	\$124	\$117	\$112	\$109	\$105	\$94	\$90
19	\$152	\$147	\$140	\$135	\$134	\$130	\$128	\$124	\$117	\$112	\$109	\$105	\$94	\$90
20	\$152	\$147	\$140	\$135	\$134	\$130	\$128	\$124	\$117	\$112	\$109	\$105	\$94	\$90
21	\$152	\$147	\$140	\$135	\$134	\$130	\$128	\$124	\$117	\$112	\$109	\$105	\$94	\$90
22	\$152	\$147	\$140	\$135	\$134	\$130	\$128	\$124	\$117	\$112	\$109	\$105	\$94	\$90
23	\$152	\$147	\$140	\$135	\$134	\$130	\$128	\$124	\$117	\$112	\$109	\$105	\$94	\$90
24	\$152	\$148	\$140	\$136	\$134	\$130	\$128	\$124	\$117	\$113	\$109	\$105	\$94	\$91
25	\$153	\$149	\$141	\$137	\$135	\$131	\$129	\$125	\$117	\$114	\$109	\$106	\$94	\$92
26	\$154	\$151	\$142	\$140	\$136	\$134	\$130	\$128	\$118	\$116	\$110	\$108	\$95	\$93
27	\$156	\$154	\$144	\$142	\$138	\$135	\$132	\$129	\$119	\$117	\$111	\$109	\$96	\$95
28	\$156	\$154	\$144	\$142	\$138	\$136	\$132	\$130	\$119	\$118	\$111	\$110	\$96	\$95
29	\$156	\$154	\$144	\$142	\$138	\$136	\$132	\$130	\$119	\$118	\$111	\$110	\$96	\$95
30	\$156	\$155	\$144	\$143	\$138	\$137	\$132	\$131	\$119	\$119	\$111	\$111	\$96	\$95
31	\$156	\$156	\$144	\$143	\$138	\$137	\$132	\$131	\$119	\$119	\$111	\$111	\$96	\$96
32	\$157	\$157	\$145	\$145	\$138	\$138	\$132	\$132	\$120	\$120	\$112	\$112	\$97	\$97
33	\$162	\$160	\$150	\$147	\$143	\$141	\$137	\$135	\$124	\$122	\$116	\$114	\$100	\$98
34	\$174	\$164	\$161	\$151	\$154	\$144	\$147	\$138	\$133	\$125	\$124	\$117	\$107	\$101
35	\$185	\$169	\$170	\$156	\$163	\$149	\$156	\$142	\$141	\$129	\$132	\$120	\$114	\$104
36	\$187	\$176	\$172	\$162	\$165	\$155	\$157	\$148	\$143	\$134	\$133	\$125	\$115	\$108
37	\$187	\$183	\$172	\$169	\$165	\$162	\$158	\$155	\$143	\$140	\$133	\$131	\$115	\$113
38	\$188	\$192	\$173	\$177	\$166	\$169	\$158	\$162	\$144	\$147	\$134	\$137	\$116	\$118
39	\$205	\$201	\$189	\$185	\$181	\$177	\$173	\$169	\$157	\$153	\$146	\$143	\$127	\$124
40	\$236	\$211	\$218	\$194	\$208	\$186	\$199	\$178	\$181	\$161	\$168	\$150	\$145	\$130
41	\$266	\$224	\$245	\$207	\$234	\$198	\$224	\$189	\$203	\$172	\$190	\$160	\$164	\$138
42	\$279	\$244	\$257	\$225	\$246	\$216	\$236	\$206	\$214	\$187	\$199	\$174	\$172	\$151
43	\$279	\$269	\$257	\$248	\$246	\$237	\$236	\$227	\$214	\$206	\$199	\$192	\$172	\$166
44	\$280	\$291	\$259	\$269	\$247	\$257	\$237	\$246	\$215	\$223	\$200	\$208	\$173	\$180
45	\$282	\$306	\$260	\$282	\$249	\$270	\$238	\$259	\$216	\$235	\$201	\$219	\$174	\$189
46	\$298	\$315	\$275	\$290	\$263	\$278	\$252	\$266	\$228	\$241	\$213	\$225	\$184	\$194
47	\$313	\$323	\$289	\$298	\$276	\$285	\$264	\$273	\$240	\$247	\$223	\$231	\$193	\$199
48	\$313	\$339	\$289	\$312	\$277	\$299	\$264	\$286	\$240	\$259	\$224	\$242	\$193	\$209
49	\$313	\$363	\$289	\$335	\$277	\$321	\$264	\$307	\$240	\$278	\$224	\$259	\$193	\$224
50	\$315	\$394	\$290	\$364	\$278	\$348	\$266	\$333	\$241	\$302	\$225	\$281	\$194	\$243
51	\$316	\$428	\$292	\$395	\$279	\$378	\$267	\$361	\$242	\$328	\$226	\$306	\$195	\$264
52	\$351	\$461	\$324	\$425	\$310	\$407	\$297	\$389	\$269	\$353	\$251	\$329	\$217	\$284
53	\$390	\$486	\$360	\$448	\$345	\$429	\$329	\$410	\$299	\$372	\$279	\$347	\$241	\$300
54	\$418	\$497	\$385	\$458	\$368	\$439	\$352	\$419	\$320	\$381	\$298	\$355	\$257	\$306
55	\$432	\$497	\$399	\$458	\$382	\$439	\$365	\$419	\$331	\$381	\$309	\$355	\$267	\$306
56	\$450	\$499	\$415	\$460	\$397	\$440	\$380	\$421	\$345	\$382	\$321	\$356	\$277	\$308
57	\$486	\$501	\$448	\$462	\$429	\$442	\$410	\$423	\$372	\$384	\$347	\$358	\$299	\$309
58	\$544	\$517	\$501	\$476	\$480	\$456	\$459	\$436	\$416	\$396	\$388	\$369	\$335	\$319
59	\$618	\$545	\$570	\$502	\$546	\$481	\$522	\$460	\$473	\$417	\$441	\$389	\$381	\$336
60	\$702	\$585	\$647	\$540	\$620	\$516	\$592	\$494	\$538	\$448	\$501	\$418	\$433	\$361
61	\$785	\$634	\$724	\$584	\$693	\$559	\$663	\$535	\$601	\$485	\$561	\$452	\$484	\$391
62	\$856	\$678	\$789	\$625	\$756	\$599	\$723	\$572	\$656	\$519	\$611	\$484	\$528	\$418
63	\$902	\$709	\$832	\$654	\$796	\$626	\$762	\$598	\$691	\$543	\$644	\$506	\$557	\$437
64	\$924	\$724	\$852	\$667	\$816	\$639	\$780	\$611	\$708	\$554	\$660	\$517	\$570	\$446
65+	\$924	\$724	\$852	\$667	\$816	\$639	\$780	\$611	\$708	\$554	\$660	\$517	\$570	\$446

[IND CDHP HSA 09 01 10]-RAT

[IND CDHP HIA 09 01 10]-RAT

[IND CDHP HIA Plus 09 01 10]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 09/01/10

Individual PPO Lumenos® [Health Savings Account] [HSA-Compatible] 1500/70 (2+ Members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$321	\$321	\$296	\$296	\$283	\$283	\$271	\$271	\$246	\$246	\$229	\$229	\$198	\$198
1	\$163	\$163	\$150	\$150	\$144	\$144	\$137	\$137	\$125	\$125	\$116	\$116	\$100	\$100
2	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$100	\$90	\$90	\$84	\$84	\$73	\$73
3	\$106	\$106	\$98	\$98	\$94	\$94	\$89	\$89	\$81	\$81	\$76	\$76	\$65	\$65
4	\$95	\$95	\$88	\$88	\$84	\$84	\$80	\$80	\$73	\$73	\$68	\$68	\$59	\$59
5	\$87	\$87	\$80	\$80	\$77	\$77	\$73	\$73	\$66	\$66	\$62	\$62	\$53	\$53
6	\$82	\$82	\$75	\$75	\$72	\$72	\$69	\$69	\$62	\$62	\$58	\$58	\$50	\$50
7	\$80	\$80	\$74	\$74	\$71	\$71	\$68	\$68	\$61	\$61	\$57	\$57	\$49	\$49
8	\$81	\$81	\$74	\$74	\$71	\$71	\$68	\$68	\$62	\$62	\$57	\$57	\$50	\$50
9	\$85	\$85	\$78	\$78	\$75	\$75	\$71	\$71	\$65	\$65	\$60	\$60	\$52	\$52
10	\$100	\$100	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
11	\$112	\$112	\$103	\$103	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
12	\$125	\$125	\$116	\$116	\$111	\$111	\$106	\$106	\$96	\$96	\$89	\$89	\$77	\$77
13	\$138	\$138	\$127	\$127	\$122	\$122	\$116	\$116	\$106	\$106	\$98	\$98	\$85	\$85
14	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
15	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
16	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
17	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
18	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
19	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
20	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
21	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
22	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
23	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
24	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
25	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
26	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
27	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
28	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
29	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
30	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
31	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
32	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
33	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
34	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
35	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
36	\$147	\$147	\$135	\$135	\$130	\$130	\$124	\$124	\$112	\$112	\$105	\$105	\$90	\$90
37	\$147	\$148	\$135	\$136	\$130	\$130	\$124	\$124	\$112	\$113	\$105	\$105	\$90	\$91
38	\$148	\$153	\$136	\$141	\$130	\$135	\$124	\$129	\$113	\$117	\$105	\$109	\$91	\$94
39	\$157	\$161	\$145	\$148	\$138	\$142	\$132	\$136	\$120	\$123	\$112	\$115	\$97	\$99
40	\$179	\$171	\$165	\$158	\$158	\$151	\$151	\$144	\$137	\$131	\$128	\$122	\$110	\$105
41	\$201	\$185	\$185	\$170	\$177	\$163	\$169	\$156	\$154	\$141	\$143	\$132	\$124	\$114
42	\$211	\$204	\$195	\$188	\$186	\$180	\$178	\$172	\$162	\$156	\$151	\$145	\$130	\$125
43	\$212	\$226	\$195	\$209	\$187	\$200	\$179	\$191	\$162	\$173	\$151	\$162	\$131	\$140
44	\$213	\$248	\$196	\$229	\$188	\$219	\$180	\$209	\$163	\$190	\$152	\$177	\$131	\$153
45	\$215	\$262	\$199	\$242	\$190	\$232	\$182	\$221	\$165	\$201	\$154	\$187	\$133	\$162
46	\$230	\$270	\$212	\$249	\$203	\$238	\$194	\$228	\$176	\$207	\$164	\$193	\$142	\$166
47	\$244	\$277	\$225	\$255	\$215	\$244	\$206	\$234	\$187	\$212	\$174	\$198	\$150	\$171
48	\$248	\$290	\$229	\$267	\$219	\$255	\$210	\$244	\$190	\$222	\$177	\$207	\$153	\$178
49	\$252	\$310	\$232	\$286	\$222	\$273	\$213	\$261	\$193	\$237	\$180	\$221	\$155	\$191
50	\$256	\$335	\$236	\$309	\$226	\$296	\$216	\$283	\$196	\$257	\$183	\$239	\$158	\$207
51	\$262	\$363	\$241	\$335	\$231	\$321	\$221	\$306	\$201	\$278	\$187	\$259	\$161	\$224
52	\$296	\$390	\$273	\$360	\$261	\$344	\$250	\$329	\$227	\$299	\$211	\$279	\$183	\$241
53	\$335	\$411	\$308	\$379	\$295	\$363	\$282	\$347	\$256	\$315	\$239	\$294	\$206	\$254
54	\$363	\$420	\$334	\$387	\$320	\$371	\$306	\$355	\$278	\$322	\$259	\$300	\$224	\$259
55	\$380	\$421	\$350	\$388	\$335	\$371	\$320	\$355	\$291	\$322	\$271	\$300	\$234	\$259
56	\$399	\$422	\$367	\$389	\$352	\$373	\$336	\$356	\$305	\$323	\$284	\$301	\$246	\$260
57	\$433	\$425	\$399	\$392	\$382	\$375	\$365	\$358	\$331	\$325	\$309	\$303	\$267	\$262
58	\$487	\$439	\$449	\$405	\$430	\$387	\$411	\$370	\$373	\$336	\$348	\$313	\$301	\$271
59	\$554	\$464	\$510	\$428	\$489	\$409	\$467	\$392	\$424	\$355	\$395	\$331	\$341	\$286
60	\$628	\$501	\$579	\$462	\$554	\$442	\$530	\$423	\$481	\$384	\$448	\$358	\$387	\$309
61	\$702	\$546	\$647	\$504	\$619	\$482	\$592	\$461	\$537	\$418	\$501	\$390	\$433	\$337
62	\$764	\$589	\$704	\$543	\$674	\$520	\$645	\$497	\$585	\$451	\$545	\$421	\$471	\$363
63	\$804	\$620	\$741	\$571	\$709	\$547	\$678	\$523	\$615	\$474	\$574	\$442	\$496	\$382
64	\$883	\$685	\$814	\$632	\$779	\$605	\$745	\$578	\$676	\$525	\$630	\$489	\$545	\$423
65+	\$883	\$685	\$814	\$632	\$779	\$605	\$745	\$578	\$676	\$525	\$630	\$489	\$545	\$423

[IND CDHP HSA 09 01 10]-RAT

[IND CDHP HIA 09 01 10]-RAT

[IND CDHP HIA Plus 09 01 10]-RAT

# Anthem Blue Cross Life and Health Insurance Company Individual Rates

Monthly Rates Effective 09/01/10

Individual PPO Lumenos® [Health Savings Account] [HSA-Compatible] 3000/70 (1 Member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$306	\$306	\$282	\$282	\$270	\$270	\$258	\$258	\$234	\$234	\$218	\$218	\$189	\$189
1	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
2	\$109	\$109	\$100	\$100	\$96	\$96	\$92	\$92	\$83	\$83	\$77	\$77	\$67	\$67
3	\$97	\$97	\$89	\$89	\$86	\$86	\$82	\$82	\$74	\$74	\$69	\$69	\$60	\$60
4	\$86	\$86	\$80	\$80	\$76	\$76	\$73	\$73	\$66	\$66	\$61	\$61	\$53	\$53
5	\$77	\$77	\$71	\$71	\$68	\$68	\$65	\$65	\$59	\$59	\$55	\$55	\$48	\$48
6	\$71	\$71	\$66	\$66	\$63	\$63	\$60	\$60	\$55	\$55	\$51	\$51	\$44	\$44
7	\$69	\$69	\$64	\$64	\$61	\$61	\$58	\$58	\$53	\$53	\$49	\$49	\$42	\$42
8	\$69	\$69	\$64	\$64	\$61	\$61	\$58	\$58	\$53	\$53	\$49	\$49	\$43	\$43
9	\$71	\$71	\$66	\$66	\$63	\$63	\$60	\$60	\$55	\$55	\$51	\$51	\$44	\$44
10	\$78	\$78	\$72	\$72	\$68	\$68	\$65	\$65	\$59	\$59	\$55	\$55	\$48	\$48
11	\$87	\$87	\$80	\$80	\$76	\$76	\$73	\$73	\$66	\$66	\$62	\$62	\$53	\$53
12	\$97	\$97	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
13	\$106	\$106	\$98	\$98	\$94	\$94	\$90	\$90	\$81	\$81	\$76	\$76	\$65	\$65
14	\$114	\$113	\$105	\$104	\$100	\$100	\$96	\$95	\$87	\$87	\$81	\$81	\$70	\$70
15	\$117	\$113	\$108	\$104	\$104	\$100	\$99	\$95	\$90	\$87	\$84	\$81	\$72	\$70
16	\$117	\$113	\$108	\$104	\$104	\$100	\$99	\$95	\$90	\$87	\$84	\$81	\$72	\$70
17	\$117	\$113	\$108	\$104	\$104	\$100	\$99	\$95	\$90	\$87	\$84	\$81	\$72	\$70
18	\$117	\$113	\$108	\$104	\$104	\$100	\$99	\$95	\$90	\$87	\$84	\$81	\$72	\$70
19	\$117	\$113	\$108	\$104	\$104	\$100	\$99	\$95	\$90	\$87	\$84	\$81	\$72	\$70
20	\$117	\$113	\$108	\$104	\$104	\$100	\$99	\$95	\$90	\$87	\$84	\$81	\$72	\$70
21	\$117	\$113	\$108	\$104	\$104	\$100	\$99	\$95	\$90	\$87	\$84	\$81	\$72	\$70
22	\$117	\$113	\$108	\$104	\$104	\$100	\$99	\$95	\$90	\$87	\$84	\$81	\$72	\$70
23	\$117	\$113	\$108	\$104	\$104	\$100	\$99	\$95	\$90	\$87	\$84	\$81	\$72	\$70
24	\$118	\$113	\$109	\$104	\$104	\$100	\$99	\$95	\$90	\$87	\$84	\$81	\$73	\$70
25	\$118	\$113	\$109	\$104	\$104	\$100	\$100	\$95	\$91	\$87	\$84	\$81	\$73	\$70
26	\$120	\$113	\$111	\$104	\$106	\$100	\$101	\$95	\$92	\$87	\$86	\$81	\$74	\$70
27	\$122	\$114	\$112	\$105	\$107	\$100	\$103	\$96	\$93	\$87	\$87	\$81	\$75	\$70
28	\$122	\$114	\$112	\$105	\$108	\$101	\$103	\$96	\$93	\$87	\$87	\$81	\$75	\$70
29	\$122	\$115	\$112	\$106	\$108	\$101	\$103	\$97	\$93	\$88	\$87	\$82	\$75	\$70
30	\$122	\$115	\$112	\$106	\$108	\$101	\$103	\$97	\$93	\$88	\$87	\$82	\$75	\$71
31	\$122	\$115	\$112	\$106	\$108	\$102	\$103	\$97	\$93	\$88	\$87	\$82	\$75	\$71
32	\$122	\$116	\$113	\$107	\$108	\$103	\$103	\$98	\$94	\$89	\$87	\$83	\$75	\$72
33	\$127	\$118	\$117	\$109	\$112	\$104	\$107	\$99	\$97	\$90	\$84	\$84	\$78	\$73
34	\$136	\$120	\$125	\$111	\$120	\$106	\$115	\$102	\$104	\$92	\$97	\$86	\$84	\$74
35	\$144	\$124	\$132	\$114	\$127	\$109	\$121	\$105	\$110	\$95	\$102	\$88	\$88	\$76
36	\$145	\$129	\$134	\$119	\$128	\$114	\$122	\$109	\$111	\$98	\$103	\$92	\$89	\$79
37	\$145	\$135	\$134	\$124	\$128	\$119	\$122	\$113	\$111	\$103	\$103	\$96	\$89	\$83
38	\$146	\$141	\$134	\$130	\$129	\$125	\$123	\$119	\$111	\$108	\$104	\$101	\$90	\$87
39	\$160	\$148	\$147	\$137	\$141	\$131	\$135	\$125	\$122	\$114	\$114	\$106	\$98	\$91
40	\$184	\$157	\$170	\$145	\$163	\$138	\$156	\$132	\$141	\$120	\$132	\$112	\$114	\$97
41	\$208	\$169	\$192	\$155	\$184	\$149	\$176	\$142	\$160	\$129	\$149	\$120	\$128	\$104
42	\$220	\$185	\$202	\$171	\$194	\$163	\$185	\$156	\$168	\$142	\$157	\$132	\$135	\$114
43	\$220	\$205	\$202	\$189	\$194	\$181	\$185	\$173	\$168	\$157	\$157	\$146	\$135	\$126
44	\$220	\$223	\$203	\$206	\$194	\$197	\$186	\$188	\$168	\$171	\$157	\$159	\$136	\$137
45	\$221	\$236	\$204	\$217	\$195	\$208	\$186	\$199	\$169	\$180	\$158	\$168	\$136	\$145
46	\$233	\$243	\$214	\$224	\$205	\$214	\$196	\$205	\$178	\$186	\$166	\$173	\$143	\$150
47	\$243	\$250	\$224	\$230	\$214	\$220	\$205	\$211	\$186	\$191	\$173	\$178	\$150	\$154
48	\$243	\$261	\$224	\$241	\$214	\$231	\$205	\$221	\$186	\$200	\$173	\$187	\$150	\$161
49	\$243	\$280	\$224	\$258	\$214	\$247	\$205	\$236	\$186	\$214	\$173	\$200	\$150	\$173
50	\$244	\$303	\$225	\$280	\$215	\$268	\$206	\$256	\$187	\$232	\$174	\$216	\$150	\$187
51	\$246	\$329	\$226	\$304	\$217	\$291	\$207	\$278	\$188	\$252	\$175	\$235	\$151	\$203
52	\$274	\$354	\$252	\$327	\$241	\$313	\$231	\$299	\$209	\$271	\$195	\$253	\$169	\$219
53	\$304	\$374	\$280	\$345	\$268	\$330	\$257	\$315	\$233	\$286	\$217	\$267	\$187	\$230
54	\$325	\$381	\$300	\$351	\$287	\$336	\$274	\$321	\$249	\$292	\$232	\$272	\$200	\$235
55	\$336	\$381	\$310	\$351	\$297	\$336	\$284	\$321	\$257	\$292	\$240	\$272	\$207	\$235
56	\$350	\$382	\$323	\$352	\$309	\$337	\$295	\$322	\$268	\$293	\$250	\$273	\$216	\$236
57	\$380	\$384	\$351	\$354	\$336	\$339	\$321	\$324	\$291	\$294	\$271	\$274	\$235	\$237
58	\$431	\$398	\$398	\$367	\$381	\$351	\$364	\$336	\$330	\$305	\$308	\$284	\$266	\$245
59	\$499	\$424	\$460	\$391	\$441	\$374	\$421	\$358	\$382	\$325	\$356	\$303	\$308	\$261
60	\$579	\$464	\$534	\$427	\$511	\$409	\$489	\$391	\$444	\$355	\$413	\$331	\$357	\$286
61	\$662	\$512	\$611	\$472	\$585	\$452	\$559	\$432	\$507	\$392	\$473	\$365	\$408	\$316
62	\$734	\$557	\$677	\$513	\$648	\$491	\$620	\$470	\$562	\$426	\$524	\$397	\$453	\$343
63	\$781	\$588	\$720	\$542	\$690	\$519	\$659	\$496	\$598	\$450	\$558	\$419	\$482	\$362
64	\$803	\$603	\$741	\$555	\$709	\$532	\$678	\$508	\$615	\$461	\$573	\$430	\$495	\$372
65+	\$803	\$603	\$741	\$555	\$709	\$532	\$678	\$508	\$615	\$461	\$573	\$430	\$495	\$372

[IND CDHP HSA 09 01 10]-RAT

[IND CDHP HIA 09 01 10]-RAT

[IND CDHP HIA Plus 09 01 10]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 09/01/10

Individual PPO Lumenos® [Health Savings Account] [HSA-Compatible] 3000/70 (2+ Members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$306	\$306	\$282	\$282	\$270	\$270	\$258	\$258	\$234	\$234	\$218	\$218	\$189	\$189
1	\$150	\$150	\$139	\$139	\$133	\$133	\$127	\$127	\$115	\$115	\$107	\$107	\$93	\$93
2	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
3	\$92	\$92	\$85	\$85	\$81	\$81	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
4	\$81	\$81	\$74	\$74	\$71	\$71	\$68	\$68	\$62	\$62	\$58	\$58	\$50	\$50
5	\$71	\$71	\$66	\$66	\$63	\$63	\$60	\$60	\$55	\$55	\$51	\$51	\$44	\$44
6	\$65	\$65	\$60	\$60	\$57	\$57	\$55	\$55	\$50	\$50	\$46	\$46	\$40	\$40
7	\$62	\$62	\$57	\$57	\$55	\$55	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
8	\$62	\$62	\$57	\$57	\$55	\$55	\$52	\$52	\$47	\$47	\$44	\$44	\$38	\$38
9	\$63	\$63	\$58	\$58	\$56	\$56	\$53	\$53	\$48	\$48	\$45	\$45	\$39	\$39
10	\$78	\$78	\$72	\$72	\$68	\$68	\$65	\$65	\$59	\$59	\$55	\$55	\$48	\$48
11	\$87	\$87	\$80	\$80	\$76	\$76	\$73	\$73	\$66	\$66	\$62	\$62	\$53	\$53
12	\$97	\$97	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
13	\$106	\$106	\$98	\$98	\$94	\$94	\$90	\$90	\$81	\$81	\$76	\$76	\$65	\$65
14	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
15	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
16	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
17	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
18	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
19	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
20	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
21	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
22	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
23	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
24	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
25	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
26	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
27	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
28	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
29	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
30	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
31	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
32	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
33	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
34	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
35	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
36	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
37	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$87	\$87	\$81	\$81	\$70	\$70
38	\$114	\$113	\$105	\$104	\$100	\$100	\$96	\$95	\$87	\$87	\$81	\$81	\$70	\$70
39	\$117	\$114	\$107	\$105	\$103	\$100	\$98	\$96	\$89	\$87	\$83	\$81	\$72	\$70
40	\$134	\$120	\$123	\$111	\$118	\$106	\$113	\$101	\$102	\$92	\$95	\$86	\$82	\$74
41	\$151	\$131	\$139	\$120	\$133	\$115	\$127	\$110	\$115	\$100	\$107	\$93	\$93	\$80
42	\$159	\$145	\$146	\$134	\$140	\$128	\$134	\$123	\$121	\$111	\$113	\$104	\$98	\$89
43	\$159	\$163	\$147	\$150	\$140	\$144	\$134	\$137	\$122	\$125	\$113	\$116	\$98	\$100
44	\$160	\$179	\$147	\$165	\$141	\$158	\$135	\$151	\$122	\$137	\$114	\$128	\$98	\$110
45	\$161	\$191	\$148	\$176	\$142	\$168	\$136	\$161	\$123	\$146	\$115	\$136	\$99	\$117
46	\$171	\$197	\$157	\$182	\$151	\$174	\$144	\$166	\$131	\$151	\$122	\$141	\$105	\$121
47	\$180	\$203	\$166	\$187	\$159	\$179	\$152	\$171	\$138	\$155	\$129	\$145	\$111	\$125
48	\$183	\$212	\$169	\$196	\$162	\$187	\$154	\$179	\$140	\$162	\$131	\$151	\$113	\$131
49	\$186	\$227	\$171	\$209	\$164	\$200	\$157	\$191	\$142	\$174	\$133	\$162	\$115	\$140
50	\$189	\$245	\$175	\$226	\$167	\$216	\$160	\$207	\$145	\$188	\$135	\$175	\$117	\$151
51	\$195	\$266	\$179	\$245	\$172	\$234	\$164	\$224	\$149	\$203	\$139	\$190	\$120	\$164
52	\$221	\$286	\$204	\$263	\$195	\$252	\$186	\$241	\$169	\$219	\$158	\$204	\$136	\$176
53	\$250	\$301	\$231	\$278	\$221	\$266	\$211	\$254	\$191	\$231	\$178	\$215	\$154	\$186
54	\$271	\$307	\$250	\$283	\$239	\$271	\$229	\$259	\$208	\$235	\$194	\$219	\$167	\$189
55	\$284	\$308	\$262	\$284	\$251	\$272	\$240	\$260	\$217	\$236	\$203	\$220	\$175	\$190
56	\$298	\$309	\$275	\$285	\$263	\$273	\$252	\$261	\$228	\$237	\$213	\$220	\$184	\$190
57	\$326	\$311	\$301	\$286	\$288	\$274	\$275	\$262	\$250	\$238	\$233	\$222	\$201	\$192
58	\$372	\$323	\$343	\$298	\$328	\$285	\$314	\$273	\$285	\$247	\$265	\$230	\$229	\$199
59	\$430	\$346	\$397	\$319	\$380	\$305	\$363	\$292	\$329	\$265	\$307	\$247	\$265	\$213
60	\$499	\$380	\$460	\$350	\$440	\$335	\$421	\$321	\$382	\$291	\$356	\$271	\$307	\$234
61	\$569	\$423	\$525	\$390	\$502	\$373	\$480	\$357	\$436	\$324	\$406	\$302	\$351	\$261
62	\$630	\$463	\$581	\$427	\$556	\$409	\$532	\$391	\$483	\$355	\$450	\$331	\$389	\$286
63	\$670	\$492	\$617	\$454	\$591	\$434	\$565	\$415	\$513	\$377	\$478	\$351	\$413	\$303
64	\$755	\$558	\$696	\$515	\$666	\$493	\$637	\$471	\$578	\$428	\$539	\$398	\$465	\$344
65+	\$755	\$558	\$696	\$515	\$666	\$493	\$637	\$471	\$578	\$428	\$539	\$398	\$465	\$344

[IND CDHP HSA 09 01 10]-RAT

[IND CDHP HIA 09 01 10]-RAT

[IND CDHP HIA Plus 09 01 10]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 09/01/10

Individual PPO Lumenos® [Health Savings Account] [HSA-Compatible] 5000/100 no maternity (1 Member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$300	\$300	\$277	\$277	\$265	\$265	\$253	\$253	\$230	\$230	\$214	\$214	\$185	\$185
1	\$149	\$149	\$137	\$137	\$131	\$131	\$126	\$126	\$114	\$114	\$106	\$106	\$92	\$92
2	\$104	\$104	\$96	\$96	\$92	\$92	\$87	\$87	\$79	\$79	\$74	\$74	\$64	\$64
3	\$93	\$93	\$85	\$85	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
4	\$82	\$82	\$76	\$76	\$73	\$73	\$69	\$69	\$63	\$63	\$59	\$59	\$51	\$51
5	\$74	\$74	\$68	\$68	\$65	\$65	\$62	\$62	\$56	\$56	\$53	\$53	\$45	\$45
6	\$68	\$68	\$62	\$62	\$60	\$60	\$57	\$57	\$52	\$52	\$48	\$48	\$42	\$42
7	\$65	\$65	\$60	\$60	\$57	\$57	\$55	\$55	\$50	\$50	\$46	\$46	\$40	\$40
8	\$65	\$65	\$60	\$60	\$58	\$58	\$55	\$55	\$50	\$50	\$47	\$47	\$40	\$40
9	\$67	\$67	\$62	\$62	\$59	\$59	\$57	\$57	\$51	\$51	\$48	\$48	\$41	\$41
10	\$73	\$73	\$67	\$67	\$64	\$64	\$61	\$61	\$56	\$56	\$52	\$52	\$45	\$45
11	\$81	\$81	\$75	\$75	\$71	\$71	\$68	\$68	\$62	\$62	\$58	\$58	\$50	\$50
12	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
13	\$99	\$99	\$91	\$91	\$87	\$87	\$83	\$83	\$76	\$76	\$70	\$70	\$61	\$61
14	\$106	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$81	\$80	\$75	\$75	\$65	\$65
15	\$109	\$105	\$100	\$97	\$96	\$93	\$92	\$89	\$83	\$80	\$78	\$75	\$67	\$65
16	\$109	\$105	\$100	\$97	\$96	\$93	\$92	\$89	\$83	\$80	\$78	\$75	\$67	\$65
17	\$109	\$105	\$100	\$97	\$96	\$93	\$92	\$89	\$83	\$80	\$78	\$75	\$67	\$65
18	\$109	\$105	\$100	\$97	\$96	\$93	\$92	\$89	\$83	\$80	\$78	\$75	\$67	\$65
19	\$109	\$105	\$100	\$97	\$96	\$93	\$92	\$89	\$83	\$80	\$78	\$75	\$67	\$65
20	\$109	\$105	\$100	\$97	\$96	\$93	\$92	\$89	\$83	\$80	\$78	\$75	\$67	\$65
21	\$109	\$105	\$100	\$97	\$96	\$93	\$92	\$89	\$83	\$80	\$78	\$75	\$67	\$65
22	\$109	\$105	\$100	\$97	\$96	\$93	\$92	\$89	\$83	\$80	\$78	\$75	\$67	\$65
23	\$109	\$105	\$100	\$97	\$96	\$93	\$92	\$89	\$83	\$80	\$78	\$75	\$67	\$65
24	\$109	\$105	\$101	\$97	\$97	\$93	\$92	\$89	\$84	\$80	\$78	\$75	\$67	\$65
25	\$110	\$105	\$102	\$97	\$97	\$93	\$93	\$89	\$84	\$80	\$79	\$75	\$68	\$65
26	\$112	\$105	\$103	\$97	\$99	\$93	\$95	\$89	\$86	\$80	\$80	\$75	\$69	\$65
27	\$114	\$105	\$105	\$97	\$100	\$93	\$96	\$89	\$87	\$80	\$81	\$75	\$70	\$65
28	\$114	\$105	\$105	\$97	\$100	\$93	\$96	\$89	\$87	\$80	\$81	\$75	\$70	\$65
29	\$114	\$105	\$105	\$97	\$100	\$93	\$96	\$89	\$87	\$80	\$81	\$75	\$70	\$65
30	\$114	\$105	\$105	\$97	\$100	\$93	\$96	\$89	\$87	\$81	\$81	\$75	\$70	\$65
31	\$114	\$106	\$105	\$97	\$100	\$93	\$96	\$89	\$87	\$81	\$81	\$75	\$70	\$65
32	\$114	\$106	\$105	\$98	\$101	\$94	\$96	\$90	\$88	\$81	\$82	\$76	\$70	\$66
33	\$118	\$108	\$109	\$99	\$104	\$95	\$100	\$91	\$90	\$82	\$84	\$77	\$73	\$66
34	\$127	\$110	\$117	\$101	\$112	\$97	\$107	\$93	\$97	\$84	\$90	\$78	\$78	\$68
35	\$134	\$113	\$124	\$104	\$118	\$100	\$113	\$95	\$103	\$86	\$96	\$80	\$83	\$69
36	\$135	\$117	\$125	\$108	\$119	\$103	\$114	\$99	\$103	\$90	\$96	\$84	\$83	\$72
37	\$135	\$123	\$125	\$113	\$119	\$108	\$114	\$103	\$103	\$94	\$96	\$87	\$83	\$75
38	\$136	\$129	\$125	\$119	\$120	\$114	\$115	\$109	\$104	\$99	\$97	\$92	\$84	\$79
39	\$149	\$136	\$138	\$125	\$132	\$120	\$126	\$115	\$114	\$104	\$106	\$97	\$92	\$84
40	\$173	\$144	\$159	\$133	\$153	\$127	\$146	\$122	\$132	\$111	\$123	\$103	\$107	\$89
41	\$196	\$156	\$181	\$144	\$173	\$137	\$165	\$131	\$150	\$119	\$140	\$111	\$121	\$96
42	\$207	\$172	\$191	\$158	\$183	\$151	\$175	\$145	\$158	\$131	\$148	\$122	\$127	\$106
43	\$207	\$190	\$191	\$175	\$183	\$168	\$175	\$161	\$158	\$146	\$148	\$136	\$127	\$117
44	\$207	\$208	\$191	\$192	\$183	\$184	\$175	\$175	\$158	\$159	\$148	\$148	\$128	\$128
45	\$208	\$220	\$192	\$203	\$183	\$194	\$175	\$186	\$159	\$169	\$148	\$157	\$128	\$136
46	\$218	\$227	\$201	\$210	\$192	\$201	\$184	\$192	\$167	\$174	\$156	\$162	\$134	\$140
47	\$227	\$234	\$209	\$216	\$200	\$206	\$192	\$197	\$174	\$179	\$162	\$167	\$140	\$144
48	\$227	\$245	\$209	\$226	\$200	\$216	\$192	\$206	\$174	\$187	\$162	\$175	\$140	\$151
49	\$227	\$261	\$209	\$241	\$200	\$231	\$192	\$221	\$174	\$200	\$162	\$187	\$140	\$161
50	\$228	\$283	\$210	\$261	\$201	\$249	\$192	\$238	\$175	\$216	\$163	\$202	\$140	\$174
51	\$230	\$307	\$212	\$283	\$203	\$270	\$194	\$259	\$176	\$235	\$164	\$219	\$142	\$189
52	\$256	\$330	\$236	\$304	\$226	\$291	\$216	\$278	\$196	\$253	\$183	\$235	\$158	\$203
53	\$284	\$348	\$262	\$321	\$251	\$307	\$240	\$294	\$218	\$266	\$203	\$248	\$175	\$215
54	\$304	\$355	\$280	\$327	\$268	\$313	\$256	\$299	\$233	\$272	\$217	\$253	\$187	\$219
55	\$314	\$355	\$290	\$327	\$277	\$313	\$265	\$299	\$241	\$272	\$224	\$253	\$194	\$219
56	\$328	\$355	\$303	\$327	\$290	\$313	\$277	\$300	\$251	\$272	\$234	\$253	\$202	\$219
57	\$357	\$357	\$329	\$329	\$315	\$315	\$301	\$301	\$273	\$273	\$255	\$254	\$220	\$220
58	\$406	\$369	\$374	\$340	\$358	\$326	\$342	\$312	\$311	\$283	\$290	\$263	\$250	\$228
59	\$470	\$394	\$434	\$363	\$415	\$347	\$397	\$332	\$360	\$301	\$336	\$281	\$290	\$243
60	\$547	\$431	\$504	\$398	\$483	\$381	\$462	\$364	\$419	\$330	\$390	\$308	\$337	\$266
61	\$627	\$477	\$578	\$440	\$553	\$421	\$529	\$403	\$480	\$365	\$447	\$340	\$386	\$294
62	\$696	\$520	\$641	\$480	\$614	\$459	\$587	\$439	\$533	\$398	\$497	\$371	\$429	\$321
63	\$741	\$550	\$683	\$507	\$654	\$485	\$625	\$464	\$568	\$421	\$529	\$392	\$457	\$339
64	\$762	\$563	\$702	\$519	\$672	\$497	\$643	\$475	\$583	\$431	\$544	\$402	\$470	\$347
65+	\$762	\$563	\$702	\$519	\$672	\$497	\$643	\$475	\$583	\$431	\$544	\$402	\$470	\$347

[IND CDHP HSA 09 01 10]-RAT

[IND CDHP HIA 09 01 10]-RAT

[IND CDHP HIA Plus 09 01 10]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 09/01/10

Individual PPO Lumenos® [Health Savings Account] [HSA-Compatible] 5000/100 no maternity (2+ Members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$300	\$300	\$277	\$277	\$265	\$265	\$253	\$253	\$230	\$230	\$214	\$214	\$185	\$185
1	\$146	\$146	\$134	\$134	\$129	\$129	\$123	\$123	\$112	\$112	\$104	\$104	\$90	\$90
2	\$100	\$100	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
3	\$87	\$87	\$80	\$80	\$77	\$77	\$73	\$73	\$67	\$67	\$62	\$62	\$54	\$54
4	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
5	\$67	\$67	\$62	\$62	\$59	\$59	\$56	\$56	\$51	\$51	\$48	\$48	\$41	\$41
6	\$60	\$60	\$56	\$56	\$53	\$53	\$51	\$51	\$46	\$46	\$43	\$43	\$37	\$37
7	\$57	\$57	\$53	\$53	\$50	\$50	\$48	\$48	\$44	\$44	\$41	\$41	\$35	\$35
8	\$57	\$57	\$53	\$53	\$51	\$51	\$48	\$48	\$44	\$44	\$41	\$41	\$35	\$35
9	\$58	\$58	\$53	\$53	\$51	\$51	\$49	\$49	\$44	\$44	\$41	\$41	\$36	\$36
10	\$73	\$73	\$67	\$67	\$64	\$64	\$61	\$61	\$56	\$56	\$52	\$52	\$45	\$45
11	\$81	\$81	\$75	\$75	\$71	\$71	\$68	\$68	\$62	\$62	\$58	\$58	\$50	\$50
12	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
13	\$99	\$99	\$91	\$91	\$87	\$87	\$83	\$83	\$76	\$76	\$70	\$70	\$61	\$61
14	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
15	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
16	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
17	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
18	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
19	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
20	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
21	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
22	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
23	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
24	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
25	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
26	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
27	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
28	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
29	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
30	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
31	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
32	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
33	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
34	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
35	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
36	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
37	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
38	\$105	\$105	\$97	\$97	\$93	\$93	\$89	\$89	\$80	\$80	\$75	\$75	\$65	\$65
39	\$106	\$106	\$97	\$97	\$93	\$93	\$89	\$89	\$81	\$81	\$75	\$75	\$65	\$65
40	\$121	\$106	\$112	\$98	\$107	\$94	\$102	\$90	\$93	\$81	\$87	\$76	\$75	\$65
41	\$137	\$116	\$126	\$107	\$121	\$102	\$116	\$98	\$105	\$89	\$98	\$83	\$84	\$71
42	\$145	\$129	\$134	\$119	\$128	\$114	\$122	\$109	\$111	\$99	\$103	\$92	\$89	\$80
43	\$146	\$145	\$134	\$134	\$128	\$128	\$123	\$123	\$111	\$111	\$104	\$104	\$90	\$89
44	\$146	\$161	\$135	\$148	\$129	\$142	\$123	\$135	\$112	\$123	\$104	\$114	\$90	\$99
45	\$147	\$171	\$136	\$158	\$130	\$151	\$124	\$145	\$113	\$131	\$105	\$122	\$91	\$106
46	\$156	\$178	\$143	\$164	\$137	\$157	\$131	\$150	\$119	\$136	\$111	\$127	\$96	\$109
47	\$164	\$183	\$151	\$169	\$145	\$162	\$138	\$155	\$125	\$140	\$117	\$131	\$101	\$113
48	\$166	\$192	\$153	\$177	\$147	\$169	\$140	\$162	\$127	\$147	\$119	\$137	\$102	\$118
49	\$169	\$205	\$156	\$189	\$149	\$181	\$143	\$173	\$129	\$157	\$121	\$146	\$104	\$126
50	\$172	\$221	\$159	\$204	\$152	\$195	\$145	\$187	\$132	\$170	\$123	\$158	\$106	\$136
51	\$177	\$240	\$163	\$221	\$156	\$212	\$150	\$202	\$136	\$184	\$126	\$171	\$109	\$148
52	\$201	\$258	\$186	\$238	\$178	\$228	\$170	\$218	\$154	\$198	\$144	\$184	\$124	\$159
53	\$228	\$272	\$211	\$251	\$202	\$240	\$193	\$230	\$175	\$208	\$163	\$194	\$141	\$168
54	\$248	\$278	\$229	\$256	\$219	\$245	\$209	\$235	\$190	\$213	\$177	\$198	\$153	\$171
55	\$260	\$278	\$239	\$257	\$229	\$246	\$219	\$235	\$199	\$213	\$185	\$199	\$160	\$172
56	\$273	\$279	\$252	\$257	\$241	\$246	\$231	\$236	\$209	\$214	\$195	\$199	\$168	\$172
57	\$299	\$280	\$276	\$258	\$264	\$247	\$252	\$237	\$229	\$215	\$213	\$200	\$184	\$173
58	\$341	\$291	\$315	\$268	\$301	\$257	\$288	\$246	\$261	\$223	\$244	\$208	\$210	\$180
59	\$395	\$312	\$365	\$287	\$349	\$275	\$334	\$263	\$303	\$239	\$282	\$222	\$244	\$192
60	\$459	\$343	\$423	\$317	\$405	\$303	\$388	\$290	\$352	\$263	\$328	\$245	\$283	\$212
61	\$526	\$383	\$485	\$353	\$464	\$338	\$444	\$323	\$402	\$293	\$375	\$273	\$324	\$236
62	\$583	\$421	\$537	\$388	\$514	\$371	\$492	\$355	\$446	\$322	\$416	\$300	\$359	\$259
63	\$620	\$447	\$572	\$412	\$547	\$395	\$523	\$377	\$475	\$342	\$443	\$319	\$382	\$276
64	\$709	\$515	\$654	\$475	\$626	\$454	\$598	\$434	\$543	\$394	\$506	\$367	\$437	\$317
65+	\$709	\$515	\$654	\$475	\$626	\$454	\$598	\$434	\$543	\$394	\$506	\$367	\$437	\$317

[IND CDHP HSA 09 01 10]-RAT

[IND CDHP HIA 09 01 10]-RAT

[IND CDHP HIA Plus 09 01 10]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 09/01/10

Individual PPO Lumenos® Health Incentive Account [HIA] 1500/70 (1 Member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$324	\$324	\$299	\$299	\$286	\$286	\$273	\$273	\$248	\$248	\$231	\$231	\$200	\$200
1	\$167	\$167	\$154	\$154	\$148	\$148	\$141	\$141	\$128	\$128	\$119	\$119	\$103	\$103
2	\$123	\$123	\$114	\$114	\$109	\$109	\$104	\$104	\$94	\$94	\$88	\$88	\$76	\$76
3	\$112	\$112	\$103	\$103	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
4	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
5	\$94	\$94	\$87	\$87	\$83	\$83	\$79	\$79	\$72	\$72	\$67	\$67	\$58	\$58
6	\$89	\$89	\$82	\$82	\$79	\$79	\$75	\$75	\$68	\$68	\$64	\$64	\$55	\$55
7	\$89	\$89	\$82	\$82	\$78	\$78	\$75	\$75	\$68	\$68	\$63	\$63	\$54	\$54
8	\$89	\$89	\$82	\$82	\$78	\$78	\$75	\$75	\$68	\$68	\$63	\$63	\$55	\$55
9	\$93	\$93	\$86	\$86	\$82	\$82	\$79	\$79	\$71	\$71	\$67	\$67	\$57	\$57
10	\$103	\$103	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$73	\$73	\$63	\$63
11	\$115	\$115	\$106	\$106	\$102	\$102	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
12	\$129	\$129	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$92	\$92	\$79	\$79
13	\$141	\$141	\$130	\$130	\$124	\$124	\$119	\$119	\$108	\$108	\$100	\$100	\$87	\$87
14	\$151	\$150	\$139	\$138	\$133	\$132	\$127	\$126	\$115	\$115	\$107	\$107	\$93	\$92
15	\$155	\$150	\$143	\$138	\$137	\$132	\$131	\$126	\$119	\$115	\$111	\$107	\$96	\$92
16	\$155	\$150	\$143	\$138	\$137	\$132	\$131	\$126	\$119	\$115	\$111	\$107	\$96	\$92
17	\$155	\$150	\$143	\$138	\$137	\$132	\$131	\$126	\$119	\$115	\$111	\$107	\$96	\$92
18	\$155	\$150	\$143	\$138	\$137	\$132	\$131	\$126	\$119	\$115	\$111	\$107	\$96	\$92
19	\$155	\$150	\$143	\$138	\$137	\$132	\$131	\$126	\$119	\$115	\$111	\$107	\$96	\$92
20	\$155	\$150	\$143	\$138	\$137	\$132	\$131	\$126	\$119	\$115	\$111	\$107	\$96	\$92
21	\$155	\$150	\$143	\$138	\$137	\$132	\$131	\$126	\$119	\$115	\$111	\$107	\$96	\$92
22	\$155	\$150	\$143	\$138	\$137	\$132	\$131	\$126	\$119	\$115	\$111	\$107	\$96	\$92
23	\$155	\$150	\$143	\$138	\$137	\$132	\$131	\$126	\$119	\$115	\$111	\$107	\$96	\$92
24	\$155	\$151	\$143	\$139	\$137	\$133	\$131	\$127	\$119	\$115	\$111	\$107	\$96	\$93
25	\$156	\$152	\$144	\$140	\$138	\$134	\$132	\$128	\$119	\$116	\$111	\$108	\$96	\$93
26	\$157	\$154	\$145	\$142	\$139	\$136	\$133	\$130	\$120	\$118	\$112	\$110	\$97	\$95
27	\$159	\$157	\$147	\$144	\$140	\$138	\$134	\$132	\$122	\$120	\$113	\$112	\$98	\$96
28	\$159	\$157	\$147	\$145	\$140	\$139	\$134	\$133	\$122	\$120	\$113	\$112	\$98	\$97
29	\$159	\$157	\$147	\$145	\$140	\$139	\$134	\$133	\$122	\$121	\$113	\$112	\$98	\$97
30	\$159	\$158	\$147	\$146	\$140	\$139	\$134	\$133	\$122	\$121	\$113	\$113	\$98	\$97
31	\$159	\$159	\$147	\$146	\$140	\$140	\$134	\$134	\$122	\$121	\$113	\$113	\$98	\$98
32	\$160	\$160	\$147	\$147	\$141	\$141	\$135	\$135	\$122	\$122	\$114	\$114	\$98	\$99
33	\$166	\$163	\$153	\$150	\$146	\$143	\$140	\$137	\$127	\$124	\$118	\$116	\$102	\$100
34	\$177	\$167	\$163	\$154	\$156	\$147	\$150	\$141	\$136	\$127	\$126	\$119	\$109	\$103
35	\$188	\$172	\$173	\$159	\$165	\$152	\$158	\$145	\$144	\$132	\$134	\$123	\$116	\$106
36	\$190	\$179	\$175	\$165	\$167	\$158	\$160	\$151	\$145	\$137	\$135	\$127	\$117	\$110
37	\$190	\$186	\$175	\$172	\$168	\$164	\$160	\$157	\$145	\$143	\$135	\$133	\$117	\$115
38	\$191	\$195	\$176	\$180	\$168	\$172	\$161	\$164	\$146	\$149	\$136	\$139	\$117	\$120
39	\$208	\$204	\$192	\$188	\$184	\$180	\$176	\$172	\$159	\$156	\$149	\$145	\$128	\$125
40	\$239	\$214	\$220	\$197	\$211	\$189	\$202	\$180	\$183	\$164	\$170	\$152	\$147	\$132
41	\$269	\$227	\$248	\$210	\$237	\$201	\$227	\$192	\$206	\$174	\$192	\$162	\$166	\$140
42	\$282	\$247	\$260	\$228	\$249	\$218	\$238	\$209	\$216	\$189	\$201	\$177	\$174	\$152
43	\$282	\$272	\$260	\$250	\$249	\$240	\$238	\$229	\$216	\$208	\$201	\$194	\$174	\$167
44	\$283	\$294	\$261	\$271	\$250	\$260	\$239	\$248	\$217	\$225	\$202	\$210	\$175	\$181
45	\$285	\$309	\$263	\$285	\$252	\$273	\$240	\$261	\$218	\$237	\$203	\$221	\$176	\$191
46	\$301	\$318	\$278	\$293	\$266	\$280	\$254	\$268	\$231	\$243	\$215	\$227	\$186	\$196
47	\$316	\$326	\$291	\$301	\$279	\$288	\$267	\$275	\$242	\$250	\$225	\$233	\$195	\$201
48	\$316	\$342	\$292	\$315	\$279	\$301	\$267	\$288	\$242	\$262	\$226	\$244	\$195	\$211
49	\$316	\$366	\$292	\$338	\$279	\$323	\$267	\$309	\$242	\$280	\$226	\$261	\$195	\$226
50	\$318	\$397	\$293	\$366	\$280	\$351	\$268	\$335	\$243	\$304	\$227	\$284	\$196	\$245
51	\$319	\$431	\$294	\$398	\$282	\$381	\$269	\$364	\$244	\$330	\$228	\$308	\$197	\$266
52	\$354	\$464	\$327	\$428	\$313	\$410	\$299	\$392	\$271	\$355	\$253	\$331	\$219	\$286
53	\$393	\$489	\$363	\$451	\$347	\$432	\$332	\$413	\$301	\$375	\$281	\$349	\$243	\$302
54	\$421	\$500	\$388	\$461	\$371	\$441	\$355	\$422	\$322	\$383	\$300	\$357	\$259	\$308
55	\$435	\$500	\$401	\$461	\$384	\$441	\$367	\$422	\$333	\$383	\$311	\$357	\$268	\$308
56	\$453	\$502	\$418	\$463	\$400	\$443	\$382	\$424	\$347	\$384	\$323	\$358	\$279	\$310
57	\$489	\$504	\$450	\$465	\$431	\$445	\$412	\$426	\$374	\$386	\$349	\$360	\$301	\$311
58	\$547	\$520	\$504	\$479	\$483	\$459	\$461	\$439	\$419	\$398	\$390	\$371	\$337	\$321
59	\$621	\$548	\$573	\$505	\$548	\$483	\$524	\$462	\$476	\$419	\$443	\$391	\$383	\$338
60	\$705	\$588	\$650	\$542	\$622	\$519	\$595	\$496	\$540	\$450	\$503	\$420	\$435	\$363
61	\$788	\$637	\$727	\$587	\$696	\$562	\$665	\$537	\$604	\$487	\$563	\$454	\$486	\$393
62	\$859	\$681	\$792	\$628	\$758	\$601	\$725	\$575	\$658	\$522	\$613	\$486	\$530	\$420
63	\$905	\$712	\$835	\$656	\$799	\$628	\$764	\$601	\$693	\$545	\$646	\$508	\$559	\$439
64	\$927	\$727	\$855	\$670	\$818	\$641	\$782	\$613	\$710	\$557	\$662	\$519	\$572	\$448
65+	\$927	\$727	\$855	\$670	\$818	\$641	\$782	\$613	\$710	\$557	\$662	\$519	\$572	\$448

[IND CDHP HSA 09 01 10]-RAT

[IND CDHP HIA 09 01 10]-RAT

[IND CDHP HIA Plus 09 01 10]-RAT



**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 09/01/10

Individual PPO Lumenos® Health Incentive Account [HIA] 1500/70 (2+ Members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$324	\$324	\$299	\$299	\$286	\$286	\$273	\$273	\$248	\$248	\$231	\$231	\$200	\$200
1	\$166	\$166	\$153	\$153	\$146	\$146	\$140	\$140	\$127	\$127	\$118	\$118	\$102	\$102
2	\$121	\$121	\$112	\$112	\$107	\$107	\$102	\$102	\$93	\$93	\$86	\$86	\$74	\$74
3	\$109	\$109	\$100	\$100	\$96	\$96	\$92	\$92	\$83	\$83	\$78	\$78	\$67	\$67
4	\$98	\$98	\$91	\$91	\$87	\$87	\$83	\$83	\$75	\$75	\$70	\$70	\$60	\$60
5	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
6	\$85	\$85	\$78	\$78	\$75	\$75	\$71	\$71	\$65	\$65	\$60	\$60	\$52	\$52
7	\$83	\$83	\$77	\$77	\$74	\$74	\$70	\$70	\$64	\$64	\$59	\$59	\$51	\$51
8	\$84	\$84	\$77	\$77	\$74	\$74	\$71	\$71	\$64	\$64	\$60	\$60	\$51	\$51
9	\$88	\$88	\$81	\$81	\$77	\$77	\$74	\$74	\$67	\$67	\$62	\$62	\$54	\$54
10	\$103	\$103	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$73	\$73	\$63	\$63
11	\$115	\$115	\$106	\$106	\$102	\$102	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
12	\$129	\$129	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$92	\$92	\$79	\$79
13	\$141	\$141	\$130	\$130	\$124	\$124	\$119	\$119	\$108	\$108	\$100	\$100	\$87	\$87
14	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
15	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
16	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
17	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
18	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
19	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
20	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
21	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
22	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
23	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
24	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
25	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
26	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
27	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
28	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
29	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
30	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
31	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
32	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
33	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
34	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
35	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
36	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
37	\$150	\$151	\$138	\$139	\$132	\$133	\$126	\$127	\$115	\$115	\$107	\$107	\$92	\$93
38	\$151	\$156	\$139	\$144	\$133	\$138	\$127	\$132	\$115	\$119	\$107	\$111	\$93	\$96
39	\$160	\$164	\$147	\$151	\$141	\$145	\$135	\$138	\$122	\$126	\$114	\$117	\$98	\$101
40	\$182	\$174	\$168	\$160	\$161	\$154	\$154	\$147	\$139	\$133	\$130	\$124	\$112	\$107
41	\$204	\$188	\$188	\$173	\$180	\$165	\$172	\$158	\$156	\$144	\$145	\$134	\$126	\$116
42	\$214	\$207	\$197	\$190	\$189	\$182	\$181	\$174	\$164	\$158	\$153	\$147	\$132	\$127
43	\$215	\$230	\$198	\$212	\$190	\$203	\$181	\$194	\$165	\$176	\$153	\$164	\$132	\$141
44	\$216	\$251	\$199	\$231	\$190	\$221	\$182	\$212	\$165	\$192	\$154	\$179	\$133	\$155
45	\$219	\$265	\$201	\$245	\$193	\$234	\$184	\$224	\$167	\$203	\$156	\$189	\$135	\$164
46	\$233	\$273	\$215	\$252	\$205	\$241	\$196	\$230	\$178	\$209	\$166	\$195	\$143	\$168
47	\$247	\$280	\$228	\$258	\$218	\$247	\$208	\$236	\$189	\$214	\$176	\$200	\$152	\$173
48	\$251	\$293	\$232	\$270	\$222	\$258	\$212	\$247	\$192	\$224	\$179	\$209	\$155	\$180
49	\$255	\$313	\$235	\$288	\$225	\$276	\$215	\$264	\$195	\$239	\$182	\$223	\$157	\$193
50	\$259	\$338	\$239	\$312	\$229	\$298	\$219	\$285	\$198	\$259	\$185	\$241	\$160	\$208
51	\$265	\$366	\$244	\$338	\$234	\$323	\$224	\$309	\$203	\$280	\$189	\$261	\$163	\$226
52	\$299	\$393	\$276	\$363	\$264	\$347	\$252	\$332	\$229	\$301	\$213	\$281	\$184	\$243
53	\$338	\$414	\$311	\$382	\$298	\$366	\$285	\$350	\$258	\$317	\$241	\$296	\$208	\$256
54	\$366	\$423	\$337	\$390	\$323	\$374	\$309	\$357	\$280	\$324	\$261	\$302	\$226	\$261
55	\$383	\$424	\$353	\$390	\$338	\$374	\$323	\$357	\$293	\$324	\$273	\$302	\$236	\$261
56	\$402	\$425	\$370	\$392	\$354	\$375	\$339	\$359	\$307	\$326	\$287	\$304	\$248	\$262
57	\$436	\$428	\$402	\$394	\$384	\$377	\$368	\$361	\$334	\$328	\$311	\$305	\$269	\$264
58	\$490	\$442	\$452	\$407	\$433	\$390	\$414	\$373	\$375	\$338	\$350	\$315	\$302	\$272
59	\$557	\$467	\$513	\$431	\$491	\$412	\$470	\$394	\$426	\$358	\$397	\$333	\$343	\$288
60	\$631	\$504	\$582	\$465	\$557	\$445	\$532	\$426	\$483	\$386	\$450	\$360	\$389	\$311
61	\$705	\$549	\$650	\$506	\$622	\$485	\$595	\$464	\$540	\$421	\$503	\$392	\$435	\$339
62	\$767	\$592	\$707	\$546	\$677	\$523	\$647	\$500	\$587	\$454	\$547	\$423	\$473	\$365
63	\$807	\$623	\$744	\$574	\$712	\$549	\$681	\$525	\$618	\$477	\$576	\$444	\$498	\$384
64	\$886	\$689	\$817	\$635	\$782	\$608	\$748	\$581	\$678	\$527	\$632	\$491	\$546	\$425
65+	\$886	\$689	\$817	\$635	\$782	\$608	\$748	\$581	\$678	\$527	\$632	\$491	\$546	\$425

[IND CDHP HSA 09 01 10]-RAT

[IND CDHP HIA 09 01 10]-RAT

[IND CDHP HIA Plus 09 01 10]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 09/01/10

Individual PPO Lumenos® Health Incentive Account [HIA] 3000/70 (1 Member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$309	\$309	\$285	\$285	\$273	\$273	\$261	\$261	\$237	\$237	\$221	\$221	\$191	\$191
1	\$156	\$156	\$144	\$144	\$137	\$137	\$131	\$131	\$119	\$119	\$111	\$111	\$96	\$96
2	\$112	\$112	\$103	\$103	\$98	\$98	\$94	\$94	\$85	\$85	\$80	\$80	\$69	\$69
3	\$100	\$100	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$62	\$62
4	\$89	\$89	\$82	\$82	\$79	\$79	\$75	\$75	\$68	\$68	\$64	\$64	\$55	\$55
5	\$80	\$80	\$74	\$74	\$71	\$71	\$68	\$68	\$62	\$62	\$57	\$57	\$49	\$49
6	\$74	\$74	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46
7	\$72	\$72	\$66	\$66	\$63	\$63	\$61	\$61	\$55	\$55	\$51	\$51	\$44	\$44
8	\$72	\$72	\$67	\$67	\$64	\$64	\$61	\$61	\$55	\$55	\$51	\$51	\$44	\$44
9	\$74	\$74	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46
10	\$81	\$81	\$74	\$74	\$71	\$71	\$68	\$68	\$62	\$62	\$57	\$57	\$50	\$50
11	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
12	\$100	\$100	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
13	\$109	\$109	\$101	\$101	\$96	\$96	\$92	\$92	\$84	\$84	\$78	\$78	\$67	\$67
14	\$117	\$116	\$108	\$107	\$103	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$72	\$71
15	\$120	\$116	\$111	\$107	\$106	\$102	\$102	\$98	\$92	\$89	\$86	\$83	\$74	\$71
16	\$120	\$116	\$111	\$107	\$106	\$102	\$102	\$98	\$92	\$89	\$86	\$83	\$74	\$71
17	\$120	\$116	\$111	\$107	\$106	\$102	\$102	\$98	\$92	\$89	\$86	\$83	\$74	\$71
18	\$120	\$116	\$111	\$107	\$106	\$102	\$102	\$98	\$92	\$89	\$86	\$83	\$74	\$71
19	\$120	\$116	\$111	\$107	\$106	\$102	\$102	\$98	\$92	\$89	\$86	\$83	\$74	\$71
20	\$120	\$116	\$111	\$107	\$106	\$102	\$102	\$98	\$92	\$89	\$86	\$83	\$74	\$71
21	\$120	\$116	\$111	\$107	\$106	\$102	\$102	\$98	\$92	\$89	\$86	\$83	\$74	\$71
22	\$120	\$116	\$111	\$107	\$106	\$102	\$102	\$98	\$92	\$89	\$86	\$83	\$74	\$71
23	\$120	\$116	\$111	\$107	\$106	\$102	\$102	\$98	\$92	\$89	\$86	\$83	\$74	\$71
24	\$121	\$116	\$111	\$107	\$107	\$102	\$102	\$98	\$92	\$89	\$86	\$83	\$74	\$71
25	\$121	\$116	\$112	\$107	\$107	\$102	\$102	\$98	\$93	\$89	\$87	\$83	\$75	\$71
26	\$123	\$116	\$114	\$107	\$109	\$103	\$104	\$98	\$94	\$89	\$88	\$83	\$76	\$72
27	\$125	\$117	\$115	\$108	\$110	\$103	\$105	\$98	\$95	\$89	\$89	\$83	\$77	\$72
28	\$125	\$117	\$115	\$108	\$110	\$103	\$105	\$99	\$96	\$90	\$89	\$84	\$77	\$72
29	\$125	\$118	\$115	\$108	\$110	\$104	\$105	\$99	\$96	\$90	\$89	\$84	\$77	\$72
30	\$125	\$118	\$115	\$109	\$110	\$104	\$105	\$100	\$96	\$90	\$89	\$84	\$77	\$73
31	\$125	\$119	\$115	\$109	\$110	\$105	\$105	\$100	\$96	\$91	\$89	\$84	\$77	\$73
32	\$126	\$119	\$116	\$110	\$111	\$105	\$106	\$101	\$96	\$91	\$89	\$85	\$77	\$73
33	\$130	\$121	\$120	\$112	\$114	\$107	\$109	\$102	\$99	\$93	\$92	\$86	\$80	\$74
34	\$139	\$124	\$128	\$114	\$122	\$109	\$117	\$104	\$106	\$94	\$99	\$88	\$85	\$76
35	\$147	\$127	\$135	\$117	\$129	\$112	\$124	\$107	\$112	\$97	\$105	\$91	\$90	\$78
36	\$148	\$132	\$136	\$121	\$131	\$116	\$125	\$111	\$113	\$101	\$106	\$94	\$91	\$81
37	\$148	\$138	\$137	\$127	\$131	\$121	\$125	\$116	\$113	\$105	\$106	\$98	\$91	\$85
38	\$149	\$144	\$137	\$133	\$131	\$127	\$125	\$122	\$114	\$110	\$106	\$103	\$92	\$89
39	\$163	\$151	\$150	\$140	\$144	\$134	\$137	\$128	\$125	\$116	\$116	\$108	\$100	\$93
40	\$187	\$160	\$173	\$147	\$165	\$141	\$158	\$135	\$143	\$122	\$134	\$114	\$115	\$99
41	\$211	\$172	\$195	\$158	\$187	\$151	\$178	\$145	\$162	\$131	\$151	\$122	\$130	\$106
42	\$223	\$188	\$205	\$173	\$196	\$166	\$188	\$159	\$170	\$144	\$159	\$134	\$137	\$116
43	\$223	\$208	\$205	\$192	\$196	\$183	\$188	\$175	\$170	\$159	\$159	\$148	\$137	\$128
44	\$223	\$226	\$206	\$208	\$197	\$200	\$188	\$191	\$171	\$173	\$159	\$161	\$137	\$139
45	\$224	\$239	\$207	\$220	\$198	\$211	\$189	\$201	\$172	\$183	\$160	\$170	\$138	\$147
46	\$236	\$246	\$217	\$227	\$208	\$217	\$199	\$207	\$180	\$188	\$168	\$175	\$145	\$151
47	\$246	\$253	\$227	\$233	\$217	\$223	\$207	\$213	\$188	\$193	\$175	\$180	\$151	\$156
48	\$246	\$264	\$227	\$244	\$217	\$233	\$207	\$223	\$188	\$202	\$175	\$189	\$151	\$163
49	\$246	\$283	\$227	\$261	\$217	\$250	\$207	\$239	\$188	\$217	\$175	\$202	\$151	\$174
50	\$247	\$306	\$228	\$282	\$218	\$270	\$208	\$259	\$189	\$235	\$176	\$219	\$152	\$189
51	\$249	\$332	\$229	\$306	\$219	\$293	\$210	\$280	\$190	\$255	\$177	\$237	\$153	\$205
52	\$277	\$358	\$255	\$330	\$244	\$315	\$233	\$302	\$212	\$274	\$197	\$255	\$170	\$220
53	\$307	\$377	\$283	\$347	\$271	\$333	\$259	\$318	\$235	\$289	\$219	\$269	\$189	\$232
54	\$328	\$384	\$302	\$354	\$289	\$339	\$277	\$324	\$251	\$294	\$234	\$274	\$202	\$237
55	\$339	\$384	\$313	\$354	\$299	\$339	\$286	\$324	\$260	\$294	\$242	\$274	\$209	\$237
56	\$353	\$385	\$326	\$355	\$312	\$340	\$298	\$325	\$270	\$295	\$252	\$275	\$218	\$238
57	\$384	\$387	\$354	\$357	\$338	\$341	\$324	\$326	\$294	\$296	\$274	\$276	\$236	\$239
58	\$435	\$401	\$401	\$370	\$383	\$354	\$367	\$338	\$333	\$307	\$310	\$286	\$268	\$247
59	\$502	\$427	\$463	\$394	\$443	\$377	\$424	\$360	\$385	\$327	\$358	\$305	\$310	\$263
60	\$582	\$467	\$537	\$430	\$514	\$412	\$491	\$394	\$446	\$357	\$416	\$333	\$359	\$288
61	\$665	\$515	\$613	\$475	\$587	\$454	\$561	\$434	\$510	\$394	\$475	\$367	\$410	\$317
62	\$737	\$560	\$680	\$516	\$651	\$494	\$622	\$472	\$565	\$429	\$526	\$400	\$455	\$345
63	\$785	\$591	\$723	\$545	\$692	\$521	\$662	\$499	\$601	\$452	\$560	\$422	\$484	\$364
64	\$806	\$606	\$743	\$558	\$712	\$534	\$680	\$511	\$617	\$464	\$576	\$432	\$497	\$373
65+	\$806	\$606	\$743	\$558	\$712	\$534	\$680	\$511	\$617	\$464	\$576	\$432	\$497	\$373

[IND CDHP HSA 09 01 10]-RAT

[IND CDHP HIA 09 01 10]-RAT

[IND CDHP HIA Plus 09 01 10]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 09/01/10

Individual PPO Lumenos® Health Incentive Account [HIA] 3000/70 (2+ Members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$309	\$309	\$285	\$285	\$273	\$273	\$261	\$261	\$237	\$237	\$221	\$221	\$191	\$191
1	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
2	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$66	\$66
3	\$95	\$95	\$88	\$88	\$84	\$84	\$80	\$80	\$73	\$73	\$68	\$68	\$59	\$59
4	\$84	\$84	\$77	\$77	\$74	\$74	\$71	\$71	\$64	\$64	\$60	\$60	\$52	\$52
5	\$74	\$74	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46
6	\$68	\$68	\$63	\$63	\$60	\$60	\$57	\$57	\$52	\$52	\$48	\$48	\$42	\$42
7	\$65	\$65	\$60	\$60	\$57	\$57	\$55	\$55	\$50	\$50	\$46	\$46	\$40	\$40
8	\$65	\$65	\$60	\$60	\$57	\$57	\$55	\$55	\$50	\$50	\$46	\$46	\$40	\$40
9	\$66	\$66	\$61	\$61	\$59	\$59	\$56	\$56	\$51	\$51	\$47	\$47	\$41	\$41
10	\$81	\$81	\$74	\$74	\$71	\$71	\$68	\$68	\$62	\$62	\$57	\$57	\$50	\$50
11	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
12	\$100	\$100	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
13	\$109	\$109	\$101	\$101	\$96	\$96	\$92	\$92	\$84	\$84	\$78	\$78	\$67	\$67
14	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
15	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
16	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
17	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
18	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
19	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
20	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
21	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
22	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
23	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
24	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
25	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
26	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
27	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
28	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
29	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
30	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
31	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
32	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
33	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
34	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
35	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
36	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
37	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
38	\$117	\$116	\$108	\$107	\$103	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$72	\$71
39	\$120	\$117	\$110	\$108	\$105	\$103	\$101	\$98	\$91	\$89	\$85	\$83	\$74	\$72
40	\$137	\$123	\$126	\$113	\$121	\$109	\$115	\$104	\$105	\$94	\$98	\$88	\$84	\$76
41	\$154	\$134	\$142	\$123	\$135	\$118	\$130	\$113	\$118	\$102	\$109	\$95	\$95	\$82
42	\$162	\$148	\$149	\$137	\$143	\$131	\$136	\$125	\$124	\$113	\$115	\$106	\$99	\$91
43	\$162	\$166	\$149	\$153	\$143	\$146	\$137	\$140	\$124	\$127	\$116	\$118	\$100	\$102
44	\$163	\$182	\$150	\$168	\$144	\$161	\$137	\$154	\$125	\$139	\$116	\$130	\$100	\$112
45	\$164	\$194	\$151	\$179	\$145	\$171	\$138	\$163	\$126	\$148	\$117	\$138	\$101	\$119
46	\$174	\$200	\$160	\$184	\$153	\$177	\$147	\$169	\$133	\$153	\$124	\$143	\$107	\$123
47	\$183	\$206	\$169	\$190	\$162	\$182	\$155	\$174	\$140	\$158	\$131	\$147	\$113	\$127
48	\$186	\$215	\$172	\$198	\$164	\$190	\$157	\$182	\$142	\$165	\$133	\$154	\$115	\$133
49	\$189	\$230	\$174	\$212	\$167	\$203	\$159	\$194	\$145	\$176	\$135	\$164	\$116	\$142
50	\$192	\$248	\$177	\$229	\$170	\$219	\$162	\$209	\$147	\$190	\$137	\$177	\$119	\$153
51	\$198	\$269	\$182	\$248	\$174	\$237	\$167	\$227	\$151	\$206	\$141	\$192	\$122	\$166
52	\$224	\$289	\$206	\$266	\$198	\$255	\$189	\$244	\$171	\$221	\$160	\$206	\$138	\$178
53	\$253	\$304	\$233	\$280	\$223	\$268	\$214	\$257	\$194	\$233	\$181	\$217	\$156	\$187
54	\$274	\$310	\$253	\$286	\$242	\$274	\$231	\$262	\$210	\$238	\$196	\$221	\$169	\$191
55	\$287	\$311	\$265	\$286	\$253	\$274	\$242	\$262	\$220	\$238	\$205	\$222	\$177	\$192
56	\$301	\$312	\$278	\$288	\$266	\$275	\$254	\$263	\$231	\$239	\$215	\$223	\$186	\$192
57	\$329	\$314	\$303	\$289	\$290	\$277	\$278	\$265	\$252	\$240	\$235	\$224	\$203	\$193
58	\$375	\$326	\$346	\$301	\$331	\$288	\$316	\$275	\$287	\$250	\$268	\$233	\$231	\$201
59	\$433	\$349	\$399	\$321	\$382	\$308	\$365	\$294	\$332	\$267	\$309	\$249	\$267	\$215
60	\$502	\$383	\$462	\$353	\$443	\$338	\$423	\$323	\$384	\$293	\$358	\$273	\$309	\$236
61	\$572	\$426	\$528	\$392	\$505	\$376	\$483	\$359	\$438	\$326	\$408	\$304	\$353	\$262
62	\$633	\$466	\$584	\$430	\$559	\$411	\$534	\$393	\$485	\$357	\$452	\$333	\$391	\$288
63	\$673	\$495	\$620	\$456	\$594	\$437	\$568	\$418	\$515	\$379	\$480	\$353	\$415	\$305
64	\$758	\$561	\$698	\$518	\$669	\$495	\$639	\$474	\$580	\$430	\$541	\$401	\$467	\$346
65+	\$758	\$561	\$698	\$518	\$669	\$495	\$639	\$474	\$580	\$430	\$541	\$401	\$467	\$346

[IND CDHP HSA 09 01 10]-RAT

[IND CDHP HIA 09 01 10]-RAT

[IND CDHP HIA Plus 09 01 10]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 09/01/10

Individual PPO Lumenos® Health Incentive Account [HIA] 5000/100 no maternity (1 Member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$303	\$303	\$279	\$279	\$267	\$267	\$256	\$256	\$232	\$232	\$216	\$216	\$187	\$187
1	\$152	\$152	\$140	\$140	\$134	\$134	\$128	\$128	\$116	\$116	\$108	\$108	\$94	\$94
2	\$107	\$107	\$98	\$98	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
3	\$96	\$96	\$88	\$88	\$84	\$84	\$81	\$81	\$73	\$73	\$68	\$68	\$59	\$59
4	\$85	\$85	\$79	\$79	\$75	\$75	\$72	\$72	\$65	\$65	\$61	\$61	\$52	\$52
5	\$77	\$77	\$71	\$71	\$68	\$68	\$65	\$65	\$59	\$59	\$55	\$55	\$47	\$47
6	\$71	\$71	\$65	\$65	\$62	\$62	\$60	\$60	\$54	\$54	\$50	\$50	\$43	\$43
7	\$68	\$68	\$63	\$63	\$60	\$60	\$58	\$58	\$52	\$52	\$49	\$49	\$42	\$42
8	\$69	\$69	\$63	\$63	\$60	\$60	\$58	\$58	\$52	\$52	\$49	\$49	\$42	\$42
9	\$70	\$70	\$65	\$65	\$62	\$62	\$59	\$59	\$54	\$54	\$50	\$50	\$43	\$43
10	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
11	\$84	\$84	\$77	\$77	\$74	\$74	\$71	\$71	\$64	\$64	\$60	\$60	\$52	\$52
12	\$93	\$93	\$86	\$86	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
13	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
14	\$109	\$108	\$100	\$100	\$96	\$95	\$92	\$91	\$83	\$83	\$77	\$77	\$67	\$67
15	\$112	\$108	\$103	\$100	\$99	\$95	\$94	\$91	\$86	\$83	\$80	\$77	\$69	\$67
16	\$112	\$108	\$103	\$100	\$99	\$95	\$94	\$91	\$86	\$83	\$80	\$77	\$69	\$67
17	\$112	\$108	\$103	\$100	\$99	\$95	\$94	\$91	\$86	\$83	\$80	\$77	\$69	\$67
18	\$112	\$108	\$103	\$100	\$99	\$95	\$94	\$91	\$86	\$83	\$80	\$77	\$69	\$67
19	\$112	\$108	\$103	\$100	\$99	\$95	\$94	\$91	\$86	\$83	\$80	\$77	\$69	\$67
20	\$112	\$108	\$103	\$100	\$99	\$95	\$94	\$91	\$86	\$83	\$80	\$77	\$69	\$67
21	\$112	\$108	\$103	\$100	\$99	\$95	\$94	\$91	\$86	\$83	\$80	\$77	\$69	\$67
22	\$112	\$108	\$103	\$100	\$99	\$95	\$94	\$91	\$86	\$83	\$80	\$77	\$69	\$67
23	\$112	\$108	\$103	\$100	\$99	\$95	\$94	\$91	\$86	\$83	\$80	\$77	\$69	\$67
24	\$113	\$108	\$104	\$100	\$99	\$95	\$95	\$91	\$86	\$83	\$80	\$77	\$69	\$67
25	\$113	\$108	\$104	\$100	\$100	\$95	\$96	\$91	\$87	\$83	\$81	\$77	\$70	\$67
26	\$115	\$108	\$106	\$100	\$102	\$95	\$97	\$91	\$88	\$83	\$82	\$77	\$71	\$67
27	\$117	\$108	\$108	\$100	\$103	\$95	\$98	\$91	\$89	\$83	\$83	\$77	\$72	\$67
28	\$117	\$108	\$108	\$100	\$103	\$95	\$99	\$91	\$89	\$83	\$83	\$77	\$72	\$67
29	\$117	\$108	\$108	\$100	\$103	\$95	\$99	\$91	\$89	\$83	\$83	\$77	\$72	\$67
30	\$117	\$108	\$108	\$100	\$103	\$96	\$99	\$91	\$89	\$83	\$83	\$77	\$72	\$67
31	\$117	\$109	\$108	\$100	\$103	\$96	\$99	\$92	\$89	\$83	\$83	\$77	\$72	\$67
32	\$117	\$110	\$108	\$101	\$104	\$97	\$99	\$92	\$90	\$84	\$84	\$78	\$72	\$67
33	\$121	\$111	\$112	\$102	\$107	\$98	\$102	\$93	\$93	\$85	\$86	\$79	\$75	\$68
34	\$130	\$113	\$120	\$104	\$115	\$100	\$109	\$95	\$99	\$86	\$93	\$80	\$80	\$69
35	\$137	\$116	\$126	\$107	\$121	\$102	\$116	\$98	\$105	\$89	\$98	\$83	\$84	\$71
36	\$138	\$120	\$127	\$111	\$122	\$106	\$117	\$101	\$106	\$92	\$99	\$86	\$85	\$74
37	\$138	\$126	\$127	\$116	\$122	\$111	\$117	\$106	\$106	\$96	\$99	\$90	\$85	\$77
38	\$139	\$132	\$128	\$122	\$122	\$116	\$117	\$111	\$106	\$101	\$99	\$94	\$85	\$81
39	\$152	\$139	\$140	\$128	\$134	\$123	\$128	\$117	\$117	\$106	\$109	\$99	\$94	\$86
40	\$176	\$147	\$162	\$136	\$155	\$130	\$148	\$124	\$135	\$113	\$125	\$105	\$108	\$91
41	\$199	\$159	\$183	\$146	\$176	\$140	\$168	\$134	\$152	\$122	\$142	\$113	\$123	\$98
42	\$210	\$175	\$194	\$161	\$185	\$154	\$177	\$147	\$161	\$134	\$150	\$124	\$129	\$108
43	\$210	\$193	\$194	\$178	\$185	\$171	\$177	\$163	\$161	\$148	\$150	\$138	\$129	\$119
44	\$210	\$211	\$194	\$195	\$185	\$186	\$177	\$178	\$161	\$162	\$150	\$151	\$129	\$130
45	\$211	\$223	\$194	\$206	\$186	\$197	\$178	\$188	\$161	\$171	\$150	\$159	\$130	\$138
46	\$221	\$230	\$204	\$212	\$195	\$203	\$187	\$194	\$169	\$176	\$158	\$164	\$136	\$142
47	\$230	\$237	\$212	\$218	\$203	\$209	\$194	\$200	\$176	\$181	\$164	\$169	\$142	\$146
48	\$230	\$248	\$212	\$228	\$203	\$219	\$194	\$209	\$176	\$190	\$164	\$177	\$142	\$153
49	\$230	\$265	\$212	\$244	\$203	\$233	\$194	\$223	\$176	\$202	\$164	\$189	\$142	\$163
50	\$231	\$286	\$213	\$263	\$204	\$252	\$195	\$241	\$177	\$219	\$165	\$204	\$142	\$176
51	\$233	\$310	\$215	\$285	\$206	\$273	\$196	\$261	\$178	\$237	\$166	\$221	\$144	\$191
52	\$259	\$333	\$239	\$307	\$228	\$294	\$218	\$281	\$198	\$255	\$185	\$238	\$160	\$205
53	\$287	\$351	\$265	\$324	\$254	\$310	\$243	\$296	\$220	\$269	\$205	\$250	\$177	\$216
54	\$307	\$358	\$283	\$330	\$271	\$316	\$259	\$302	\$235	\$274	\$219	\$255	\$189	\$221
55	\$318	\$358	\$293	\$330	\$280	\$316	\$268	\$302	\$243	\$274	\$227	\$255	\$196	\$221
56	\$331	\$358	\$305	\$330	\$292	\$316	\$279	\$302	\$254	\$274	\$236	\$255	\$204	\$221
57	\$360	\$360	\$332	\$331	\$318	\$317	\$304	\$303	\$276	\$275	\$257	\$257	\$222	\$222
58	\$409	\$372	\$377	\$343	\$361	\$329	\$345	\$314	\$313	\$285	\$292	\$266	\$252	\$230
59	\$473	\$397	\$436	\$366	\$418	\$350	\$399	\$335	\$362	\$304	\$338	\$283	\$292	\$245
60	\$550	\$434	\$507	\$400	\$485	\$383	\$464	\$366	\$421	\$332	\$393	\$310	\$339	\$268
61	\$630	\$480	\$581	\$443	\$556	\$424	\$531	\$405	\$482	\$368	\$449	\$343	\$388	\$296
62	\$699	\$523	\$644	\$482	\$617	\$462	\$590	\$442	\$535	\$401	\$499	\$373	\$431	\$323
63	\$744	\$553	\$686	\$510	\$657	\$488	\$628	\$466	\$570	\$423	\$531	\$394	\$459	\$341
64	\$765	\$567	\$705	\$522	\$675	\$500	\$645	\$478	\$586	\$434	\$546	\$404	\$472	\$349
65+	\$765	\$567	\$705	\$522	\$675	\$500	\$645	\$478	\$586	\$434	\$546	\$404	\$472	\$349

[IND CDHP HSA 09 01 10]-RAT

[IND CDHP HIA 09 01 10]-RAT

[IND CDHP HIA Plus 09 01 10]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 09/01/10

Individual PPO Lumenos® Health Incentive Account [HIA] 5000/100 no maternity (2+ Members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$303	\$303	\$279	\$279	\$267	\$267	\$256	\$256	\$232	\$232	\$216	\$216	\$187	\$187
1	\$149	\$149	\$137	\$137	\$131	\$131	\$126	\$126	\$114	\$114	\$106	\$106	\$92	\$92
2	\$103	\$103	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$73	\$73	\$63	\$63
3	\$90	\$90	\$83	\$83	\$80	\$80	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
4	\$79	\$79	\$73	\$73	\$70	\$70	\$67	\$67	\$60	\$60	\$56	\$56	\$49	\$49
5	\$70	\$70	\$64	\$64	\$62	\$62	\$59	\$59	\$53	\$53	\$50	\$50	\$43	\$43
6	\$63	\$63	\$58	\$58	\$56	\$56	\$53	\$53	\$48	\$48	\$45	\$45	\$39	\$39
7	\$60	\$60	\$55	\$55	\$53	\$53	\$51	\$51	\$46	\$46	\$43	\$43	\$37	\$37
8	\$60	\$60	\$56	\$56	\$53	\$53	\$51	\$51	\$46	\$46	\$43	\$43	\$37	\$37
9	\$61	\$61	\$56	\$56	\$54	\$54	\$51	\$51	\$47	\$47	\$43	\$43	\$37	\$37
10	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
11	\$84	\$84	\$77	\$77	\$74	\$74	\$71	\$71	\$64	\$64	\$60	\$60	\$52	\$52
12	\$93	\$93	\$86	\$86	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
13	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
14	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
15	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
16	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
17	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
18	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
19	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
20	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
21	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
22	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
23	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
24	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
25	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
26	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
27	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
28	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
29	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
30	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
31	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
32	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
33	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
34	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
35	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
36	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
37	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
38	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
39	\$109	\$109	\$100	\$100	\$96	\$96	\$92	\$92	\$83	\$83	\$77	\$77	\$67	\$67
40	\$125	\$109	\$115	\$101	\$110	\$96	\$105	\$92	\$95	\$84	\$89	\$78	\$77	\$67
41	\$140	\$119	\$129	\$110	\$124	\$105	\$118	\$100	\$107	\$91	\$100	\$85	\$86	\$73
42	\$148	\$132	\$136	\$122	\$131	\$117	\$125	\$112	\$113	\$101	\$106	\$94	\$91	\$82
43	\$149	\$148	\$137	\$137	\$131	\$131	\$125	\$125	\$114	\$114	\$106	\$106	\$92	\$91
44	\$149	\$164	\$138	\$151	\$132	\$144	\$126	\$138	\$114	\$125	\$106	\$117	\$92	\$101
45	\$150	\$174	\$138	\$161	\$132	\$154	\$127	\$147	\$115	\$133	\$107	\$124	\$92	\$107
46	\$159	\$181	\$146	\$167	\$140	\$159	\$134	\$152	\$121	\$138	\$113	\$129	\$98	\$111
47	\$167	\$186	\$154	\$172	\$147	\$164	\$141	\$157	\$128	\$143	\$119	\$133	\$103	\$115
48	\$169	\$195	\$156	\$180	\$149	\$172	\$143	\$165	\$130	\$149	\$121	\$139	\$104	\$120
49	\$172	\$208	\$159	\$192	\$152	\$184	\$145	\$176	\$132	\$159	\$123	\$148	\$106	\$128
50	\$175	\$224	\$162	\$207	\$155	\$198	\$148	\$189	\$134	\$172	\$125	\$160	\$108	\$138
51	\$180	\$243	\$166	\$224	\$159	\$214	\$152	\$205	\$138	\$186	\$129	\$173	\$111	\$150
52	\$205	\$261	\$189	\$241	\$180	\$230	\$173	\$220	\$157	\$200	\$146	\$186	\$126	\$161
53	\$231	\$275	\$213	\$254	\$204	\$243	\$195	\$232	\$177	\$211	\$165	\$196	\$143	\$170
54	\$251	\$281	\$231	\$259	\$221	\$248	\$212	\$237	\$192	\$215	\$179	\$200	\$155	\$173
55	\$263	\$281	\$242	\$259	\$232	\$248	\$222	\$237	\$201	\$215	\$187	\$201	\$162	\$173
56	\$276	\$282	\$255	\$260	\$244	\$249	\$233	\$238	\$212	\$216	\$197	\$201	\$170	\$174
57	\$302	\$283	\$278	\$261	\$266	\$250	\$255	\$239	\$231	\$217	\$215	\$202	\$186	\$175
58	\$344	\$294	\$318	\$271	\$304	\$260	\$291	\$248	\$264	\$225	\$246	\$210	\$212	\$181
59	\$398	\$315	\$367	\$290	\$352	\$278	\$336	\$266	\$305	\$241	\$284	\$225	\$246	\$194
60	\$462	\$346	\$426	\$319	\$408	\$306	\$390	\$292	\$354	\$265	\$330	\$247	\$285	\$214
61	\$529	\$386	\$487	\$356	\$467	\$340	\$446	\$326	\$405	\$295	\$377	\$275	\$326	\$238
62	\$586	\$424	\$540	\$390	\$517	\$374	\$494	\$357	\$449	\$324	\$418	\$302	\$361	\$261
63	\$623	\$450	\$574	\$415	\$550	\$397	\$526	\$380	\$477	\$345	\$445	\$321	\$384	\$278
64	\$712	\$518	\$657	\$477	\$628	\$457	\$601	\$437	\$545	\$397	\$508	\$370	\$439	\$319
65+	\$712	\$518	\$657	\$477	\$628	\$457	\$601	\$437	\$545	\$397	\$508	\$370	\$439	\$319

[IND CDHP HSA 09 01 10]-RAT

[IND CDHP HIA 09 01 10]-RAT

[IND CDHP HIA Plus 09 01 10]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 09/01/10

Individual PPO Lumenos® Health Incentive Account Plus [HIA Plus] 1500/70 (1 Member)

**Rate Calculation: Add \$37 to the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$324	\$324	\$299	\$299	\$286	\$286	\$273	\$273	\$248	\$248	\$231	\$231	\$200	\$200
1	\$167	\$167	\$154	\$154	\$148	\$148	\$141	\$141	\$128	\$128	\$119	\$119	\$103	\$103
2	\$123	\$123	\$114	\$114	\$109	\$109	\$104	\$104	\$94	\$94	\$88	\$88	\$76	\$76
3	\$112	\$112	\$103	\$103	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
4	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
5	\$94	\$94	\$87	\$87	\$83	\$83	\$79	\$79	\$72	\$72	\$67	\$67	\$58	\$58
6	\$89	\$89	\$82	\$82	\$79	\$79	\$75	\$75	\$68	\$68	\$64	\$64	\$55	\$55
7	\$89	\$89	\$82	\$82	\$78	\$78	\$75	\$75	\$68	\$68	\$63	\$63	\$54	\$54
8	\$89	\$89	\$82	\$82	\$78	\$78	\$75	\$75	\$68	\$68	\$63	\$63	\$55	\$55
9	\$93	\$93	\$86	\$86	\$82	\$82	\$79	\$79	\$71	\$71	\$67	\$67	\$57	\$57
10	\$103	\$103	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$73	\$73	\$63	\$63
11	\$115	\$115	\$106	\$106	\$102	\$102	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
12	\$129	\$129	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$92	\$92	\$79	\$79
13	\$141	\$141	\$130	\$130	\$124	\$124	\$119	\$119	\$108	\$108	\$100	\$100	\$87	\$87
14	\$151	\$150	\$139	\$138	\$133	\$132	\$127	\$126	\$115	\$115	\$107	\$107	\$93	\$92
15	\$155	\$150	\$143	\$138	\$137	\$132	\$131	\$126	\$119	\$115	\$111	\$107	\$96	\$92
16	\$155	\$150	\$143	\$138	\$137	\$132	\$131	\$126	\$119	\$115	\$111	\$107	\$96	\$92
17	\$155	\$150	\$143	\$138	\$137	\$132	\$131	\$126	\$119	\$115	\$111	\$107	\$96	\$92
18	\$155	\$150	\$143	\$138	\$137	\$132	\$131	\$126	\$119	\$115	\$111	\$107	\$96	\$92
19	\$155	\$150	\$143	\$138	\$137	\$132	\$131	\$126	\$119	\$115	\$111	\$107	\$96	\$92
20	\$155	\$150	\$143	\$138	\$137	\$132	\$131	\$126	\$119	\$115	\$111	\$107	\$96	\$92
21	\$155	\$150	\$143	\$138	\$137	\$132	\$131	\$126	\$119	\$115	\$111	\$107	\$96	\$92
22	\$155	\$150	\$143	\$138	\$137	\$132	\$131	\$126	\$119	\$115	\$111	\$107	\$96	\$92
23	\$155	\$150	\$143	\$138	\$137	\$132	\$131	\$126	\$119	\$115	\$111	\$107	\$96	\$92
24	\$155	\$151	\$143	\$139	\$137	\$133	\$131	\$127	\$119	\$115	\$111	\$107	\$96	\$93
25	\$156	\$152	\$144	\$140	\$138	\$134	\$132	\$128	\$119	\$116	\$111	\$108	\$96	\$93
26	\$157	\$154	\$145	\$142	\$139	\$136	\$133	\$130	\$120	\$118	\$112	\$110	\$97	\$95
27	\$159	\$157	\$147	\$144	\$140	\$138	\$134	\$132	\$122	\$120	\$113	\$112	\$98	\$96
28	\$159	\$157	\$147	\$145	\$140	\$139	\$134	\$133	\$122	\$120	\$113	\$112	\$98	\$97
29	\$159	\$157	\$147	\$145	\$140	\$139	\$134	\$133	\$122	\$121	\$113	\$112	\$98	\$97
30	\$159	\$158	\$147	\$146	\$140	\$139	\$134	\$133	\$122	\$121	\$113	\$113	\$98	\$97
31	\$159	\$159	\$147	\$146	\$140	\$140	\$134	\$134	\$122	\$121	\$113	\$113	\$98	\$98
32	\$160	\$160	\$147	\$147	\$141	\$141	\$135	\$135	\$122	\$122	\$114	\$114	\$98	\$99
33	\$166	\$163	\$153	\$150	\$146	\$143	\$140	\$137	\$127	\$124	\$118	\$116	\$102	\$100
34	\$177	\$167	\$163	\$154	\$156	\$147	\$150	\$141	\$136	\$127	\$126	\$119	\$109	\$103
35	\$188	\$172	\$173	\$159	\$165	\$152	\$158	\$145	\$144	\$132	\$134	\$123	\$116	\$106
36	\$190	\$179	\$175	\$165	\$167	\$158	\$160	\$151	\$145	\$137	\$135	\$127	\$117	\$110
37	\$190	\$186	\$175	\$172	\$168	\$164	\$160	\$157	\$145	\$143	\$135	\$133	\$117	\$115
38	\$191	\$195	\$176	\$180	\$168	\$172	\$161	\$164	\$146	\$149	\$136	\$139	\$117	\$120
39	\$208	\$204	\$192	\$188	\$184	\$180	\$176	\$172	\$159	\$156	\$149	\$145	\$128	\$125
40	\$239	\$214	\$220	\$197	\$211	\$189	\$202	\$180	\$183	\$164	\$170	\$152	\$147	\$132
41	\$269	\$227	\$248	\$210	\$237	\$201	\$227	\$192	\$206	\$174	\$192	\$162	\$166	\$140
42	\$282	\$247	\$260	\$228	\$249	\$218	\$238	\$209	\$216	\$189	\$201	\$177	\$174	\$152
43	\$282	\$272	\$260	\$250	\$249	\$240	\$238	\$229	\$216	\$208	\$201	\$194	\$174	\$167
44	\$283	\$294	\$261	\$271	\$250	\$260	\$239	\$248	\$217	\$225	\$202	\$210	\$175	\$181
45	\$285	\$309	\$263	\$285	\$252	\$273	\$240	\$261	\$218	\$237	\$203	\$221	\$176	\$191
46	\$301	\$318	\$278	\$293	\$266	\$280	\$254	\$268	\$231	\$243	\$215	\$227	\$186	\$196
47	\$316	\$326	\$291	\$301	\$279	\$288	\$267	\$275	\$242	\$250	\$225	\$233	\$195	\$201
48	\$316	\$342	\$292	\$315	\$279	\$301	\$267	\$288	\$242	\$262	\$226	\$244	\$195	\$211
49	\$316	\$366	\$292	\$338	\$279	\$323	\$267	\$309	\$242	\$280	\$226	\$261	\$195	\$226
50	\$318	\$397	\$293	\$366	\$280	\$351	\$268	\$335	\$243	\$304	\$227	\$284	\$196	\$245
51	\$319	\$431	\$294	\$398	\$282	\$381	\$269	\$364	\$244	\$330	\$228	\$308	\$197	\$266
52	\$354	\$464	\$327	\$428	\$313	\$410	\$299	\$392	\$271	\$355	\$253	\$331	\$219	\$286
53	\$393	\$489	\$363	\$451	\$347	\$432	\$332	\$413	\$301	\$375	\$281	\$349	\$243	\$302
54	\$421	\$500	\$388	\$461	\$371	\$441	\$355	\$422	\$322	\$383	\$300	\$357	\$259	\$308
55	\$435	\$500	\$401	\$461	\$384	\$441	\$367	\$422	\$333	\$383	\$311	\$357	\$268	\$308
56	\$453	\$502	\$418	\$463	\$400	\$443	\$382	\$424	\$347	\$384	\$323	\$358	\$279	\$310
57	\$489	\$504	\$450	\$465	\$431	\$445	\$412	\$426	\$374	\$386	\$349	\$360	\$301	\$311
58	\$547	\$520	\$504	\$479	\$483	\$459	\$461	\$439	\$419	\$398	\$390	\$371	\$337	\$321
59	\$621	\$548	\$573	\$505	\$548	\$483	\$524	\$462	\$476	\$419	\$443	\$391	\$383	\$338
60	\$705	\$588	\$650	\$542	\$622	\$519	\$595	\$496	\$540	\$450	\$503	\$420	\$435	\$363
61	\$788	\$637	\$727	\$587	\$696	\$562	\$665	\$537	\$604	\$487	\$563	\$454	\$486	\$393
62	\$859	\$681	\$792	\$628	\$758	\$601	\$725	\$575	\$658	\$522	\$613	\$486	\$530	\$420
63	\$905	\$712	\$835	\$656	\$799	\$628	\$764	\$601	\$693	\$545	\$646	\$508	\$559	\$439
64	\$927	\$727	\$855	\$670	\$818	\$641	\$782	\$613	\$710	\$557	\$662	\$519	\$572	\$448
65+	\$927	\$727	\$855	\$670	\$818	\$641	\$782	\$613	\$710	\$557	\$662	\$519	\$572	\$448

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[IND CDHP HIA 09 01 10]-RAT

[IND CDHP HIA Plus 09 01 10]-RAT

# Anthem Blue Cross Life and Health Insurance Company Individual Rates

Monthly Rates Effective 09/01/10

Individual PPO Lumenos® Health Incentive Account Plus [HIA Plus] 1500/70 (2+ Members)

**Rate Calculation: Add together the base rates for each member and then add an additional \$68.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$324	\$324	\$299	\$299	\$286	\$286	\$273	\$273	\$248	\$248	\$231	\$231	\$200	\$200
1	\$166	\$166	\$153	\$153	\$146	\$146	\$140	\$140	\$127	\$127	\$118	\$118	\$102	\$102
2	\$121	\$121	\$112	\$112	\$107	\$107	\$102	\$102	\$93	\$93	\$86	\$86	\$74	\$74
3	\$109	\$109	\$100	\$100	\$96	\$96	\$92	\$92	\$83	\$83	\$78	\$78	\$67	\$67
4	\$98	\$98	\$91	\$91	\$87	\$87	\$83	\$83	\$75	\$75	\$70	\$70	\$60	\$60
5	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
6	\$85	\$85	\$78	\$78	\$75	\$75	\$71	\$71	\$65	\$65	\$60	\$60	\$52	\$52
7	\$83	\$83	\$77	\$77	\$74	\$74	\$70	\$70	\$64	\$64	\$59	\$59	\$51	\$51
8	\$84	\$84	\$77	\$77	\$74	\$74	\$71	\$71	\$64	\$64	\$60	\$60	\$51	\$51
9	\$88	\$88	\$81	\$81	\$77	\$77	\$74	\$74	\$67	\$67	\$62	\$62	\$54	\$54
10	\$103	\$103	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$73	\$73	\$63	\$63
11	\$115	\$115	\$106	\$106	\$102	\$102	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
12	\$129	\$129	\$118	\$118	\$113	\$113	\$108	\$108	\$98	\$98	\$92	\$92	\$79	\$79
13	\$141	\$141	\$130	\$130	\$124	\$124	\$119	\$119	\$108	\$108	\$100	\$100	\$87	\$87
14	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
15	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
16	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
17	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
18	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
19	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
20	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
21	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
22	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
23	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
24	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
25	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
26	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
27	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
28	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
29	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
30	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
31	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
32	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
33	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
34	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
35	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
36	\$150	\$150	\$138	\$138	\$132	\$132	\$126	\$126	\$115	\$115	\$107	\$107	\$92	\$92
37	\$150	\$151	\$138	\$139	\$132	\$133	\$126	\$127	\$115	\$115	\$107	\$107	\$92	\$93
38	\$151	\$156	\$139	\$144	\$133	\$138	\$127	\$132	\$115	\$119	\$107	\$111	\$93	\$96
39	\$160	\$164	\$147	\$151	\$141	\$145	\$135	\$138	\$122	\$126	\$114	\$117	\$98	\$101
40	\$182	\$174	\$168	\$160	\$161	\$154	\$154	\$147	\$139	\$133	\$130	\$124	\$112	\$107
41	\$204	\$188	\$188	\$173	\$180	\$165	\$172	\$158	\$156	\$144	\$145	\$134	\$126	\$116
42	\$214	\$207	\$197	\$190	\$189	\$182	\$181	\$174	\$164	\$158	\$153	\$147	\$132	\$127
43	\$215	\$230	\$198	\$212	\$190	\$203	\$181	\$194	\$165	\$176	\$153	\$164	\$132	\$141
44	\$216	\$251	\$199	\$231	\$190	\$221	\$182	\$212	\$165	\$192	\$154	\$179	\$133	\$155
45	\$219	\$265	\$201	\$245	\$193	\$234	\$184	\$224	\$167	\$203	\$156	\$189	\$135	\$164
46	\$233	\$273	\$215	\$252	\$205	\$241	\$196	\$230	\$178	\$209	\$166	\$195	\$143	\$168
47	\$247	\$280	\$228	\$258	\$218	\$247	\$208	\$236	\$189	\$214	\$176	\$200	\$152	\$173
48	\$251	\$293	\$232	\$270	\$222	\$258	\$212	\$247	\$192	\$224	\$179	\$209	\$155	\$180
49	\$255	\$313	\$235	\$288	\$225	\$276	\$215	\$264	\$195	\$239	\$182	\$223	\$157	\$193
50	\$259	\$338	\$239	\$312	\$229	\$298	\$219	\$285	\$198	\$259	\$185	\$241	\$160	\$208
51	\$265	\$366	\$244	\$338	\$234	\$323	\$224	\$309	\$203	\$280	\$189	\$261	\$163	\$226
52	\$299	\$393	\$276	\$363	\$264	\$347	\$252	\$332	\$229	\$301	\$213	\$281	\$184	\$243
53	\$338	\$414	\$311	\$382	\$298	\$366	\$285	\$350	\$258	\$317	\$241	\$296	\$208	\$256
54	\$366	\$423	\$337	\$390	\$323	\$374	\$309	\$357	\$280	\$324	\$261	\$302	\$226	\$261
55	\$383	\$424	\$353	\$390	\$338	\$374	\$323	\$357	\$293	\$324	\$273	\$302	\$236	\$261
56	\$402	\$425	\$370	\$392	\$354	\$375	\$339	\$359	\$307	\$326	\$287	\$304	\$248	\$262
57	\$436	\$428	\$402	\$394	\$384	\$377	\$368	\$361	\$334	\$328	\$311	\$305	\$269	\$264
58	\$490	\$442	\$452	\$407	\$433	\$390	\$414	\$373	\$375	\$338	\$350	\$315	\$302	\$272
59	\$557	\$467	\$513	\$431	\$491	\$412	\$470	\$394	\$426	\$358	\$397	\$333	\$343	\$288
60	\$631	\$504	\$582	\$465	\$557	\$445	\$532	\$426	\$483	\$386	\$450	\$360	\$389	\$311
61	\$705	\$549	\$650	\$506	\$622	\$485	\$595	\$464	\$540	\$421	\$503	\$392	\$435	\$339
62	\$767	\$592	\$707	\$546	\$677	\$523	\$647	\$500	\$587	\$454	\$547	\$423	\$473	\$365
63	\$807	\$623	\$744	\$574	\$712	\$549	\$681	\$525	\$618	\$477	\$576	\$444	\$498	\$384
64	\$886	\$689	\$817	\$635	\$782	\$608	\$748	\$581	\$678	\$527	\$632	\$491	\$546	\$425
65+	\$886	\$689	\$817	\$635	\$782	\$608	\$748	\$581	\$678	\$527	\$632	\$491	\$546	\$425

[IND CDHP HSA 09 01 10]-RAT

[IND CDHP HIA 09 01 10]-RAT

[IND CDHP HIA Plus 09 01 10]-RAT

# Anthem Blue Cross Life and Health Insurance Company Individual Rates

Monthly Rates Effective 09/01/10

Individual PPO Lumenos® Health Incentive Account Plus [HIA Plus] 3000/70 (1 Member)

**Rate Calculation: Add \$37 to the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$309	\$309	\$285	\$285	\$273	\$273	\$261	\$261	\$237	\$237	\$221	\$221	\$191	\$191
1	\$156	\$156	\$144	\$144	\$137	\$137	\$131	\$131	\$119	\$119	\$111	\$111	\$96	\$96
2	\$112	\$112	\$103	\$103	\$98	\$98	\$94	\$94	\$85	\$85	\$80	\$80	\$69	\$69
3	\$100	\$100	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$62	\$62
4	\$89	\$89	\$82	\$82	\$79	\$79	\$75	\$75	\$68	\$68	\$64	\$64	\$55	\$55
5	\$80	\$80	\$74	\$74	\$71	\$71	\$68	\$68	\$62	\$62	\$57	\$57	\$49	\$49
6	\$74	\$74	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46
7	\$72	\$72	\$66	\$66	\$63	\$63	\$61	\$61	\$55	\$55	\$51	\$51	\$44	\$44
8	\$72	\$72	\$67	\$67	\$64	\$64	\$61	\$61	\$55	\$55	\$51	\$51	\$44	\$44
9	\$74	\$74	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46
10	\$81	\$81	\$74	\$74	\$71	\$71	\$68	\$68	\$62	\$62	\$57	\$57	\$50	\$50
11	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
12	\$100	\$100	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
13	\$109	\$109	\$101	\$101	\$96	\$96	\$92	\$92	\$84	\$84	\$78	\$78	\$67	\$67
14	\$117	\$116	\$108	\$107	\$103	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$72	\$71
15	\$120	\$116	\$111	\$107	\$106	\$102	\$102	\$98	\$92	\$89	\$86	\$83	\$74	\$71
16	\$120	\$116	\$111	\$107	\$106	\$102	\$102	\$98	\$92	\$89	\$86	\$83	\$74	\$71
17	\$120	\$116	\$111	\$107	\$106	\$102	\$102	\$98	\$92	\$89	\$86	\$83	\$74	\$71
18	\$120	\$116	\$111	\$107	\$106	\$102	\$102	\$98	\$92	\$89	\$86	\$83	\$74	\$71
19	\$120	\$116	\$111	\$107	\$106	\$102	\$102	\$98	\$92	\$89	\$86	\$83	\$74	\$71
20	\$120	\$116	\$111	\$107	\$106	\$102	\$102	\$98	\$92	\$89	\$86	\$83	\$74	\$71
21	\$120	\$116	\$111	\$107	\$106	\$102	\$102	\$98	\$92	\$89	\$86	\$83	\$74	\$71
22	\$120	\$116	\$111	\$107	\$106	\$102	\$102	\$98	\$92	\$89	\$86	\$83	\$74	\$71
23	\$120	\$116	\$111	\$107	\$106	\$102	\$102	\$98	\$92	\$89	\$86	\$83	\$74	\$71
24	\$121	\$116	\$111	\$107	\$107	\$102	\$102	\$98	\$92	\$89	\$86	\$83	\$74	\$71
25	\$121	\$116	\$112	\$107	\$107	\$102	\$102	\$98	\$93	\$89	\$87	\$83	\$75	\$71
26	\$123	\$116	\$114	\$107	\$109	\$103	\$104	\$98	\$94	\$89	\$88	\$83	\$76	\$72
27	\$125	\$117	\$115	\$108	\$110	\$103	\$105	\$98	\$95	\$89	\$89	\$83	\$77	\$72
28	\$125	\$117	\$115	\$108	\$110	\$103	\$105	\$99	\$96	\$90	\$89	\$84	\$77	\$72
29	\$125	\$118	\$115	\$108	\$110	\$104	\$105	\$99	\$96	\$90	\$89	\$84	\$77	\$72
30	\$125	\$118	\$115	\$109	\$110	\$104	\$105	\$100	\$96	\$90	\$89	\$84	\$77	\$73
31	\$125	\$119	\$115	\$109	\$110	\$105	\$105	\$100	\$96	\$91	\$89	\$84	\$77	\$73
32	\$126	\$119	\$116	\$110	\$111	\$105	\$106	\$101	\$96	\$91	\$89	\$85	\$77	\$73
33	\$130	\$121	\$120	\$112	\$114	\$107	\$109	\$102	\$99	\$93	\$92	\$86	\$80	\$74
34	\$139	\$124	\$128	\$114	\$122	\$109	\$117	\$104	\$106	\$94	\$99	\$88	\$85	\$76
35	\$147	\$127	\$135	\$117	\$129	\$112	\$124	\$107	\$112	\$97	\$105	\$91	\$90	\$78
36	\$148	\$132	\$136	\$121	\$131	\$116	\$125	\$111	\$113	\$101	\$106	\$94	\$91	\$81
37	\$148	\$138	\$137	\$127	\$131	\$121	\$125	\$116	\$113	\$105	\$106	\$98	\$91	\$85
38	\$149	\$144	\$137	\$133	\$131	\$127	\$125	\$122	\$114	\$110	\$106	\$103	\$92	\$89
39	\$163	\$151	\$150	\$140	\$144	\$134	\$137	\$128	\$125	\$116	\$116	\$108	\$100	\$93
40	\$187	\$160	\$173	\$147	\$165	\$141	\$158	\$135	\$143	\$122	\$134	\$114	\$115	\$99
41	\$211	\$172	\$195	\$158	\$187	\$151	\$178	\$145	\$162	\$131	\$151	\$122	\$130	\$106
42	\$223	\$188	\$205	\$173	\$196	\$166	\$188	\$159	\$170	\$144	\$159	\$134	\$137	\$116
43	\$223	\$208	\$205	\$192	\$196	\$183	\$188	\$175	\$170	\$159	\$159	\$148	\$137	\$128
44	\$223	\$226	\$206	\$208	\$197	\$200	\$188	\$191	\$171	\$173	\$159	\$161	\$137	\$139
45	\$224	\$239	\$207	\$220	\$198	\$211	\$189	\$201	\$172	\$183	\$160	\$170	\$138	\$147
46	\$236	\$246	\$217	\$227	\$208	\$217	\$199	\$207	\$180	\$188	\$168	\$175	\$145	\$151
47	\$246	\$253	\$227	\$233	\$217	\$223	\$207	\$213	\$188	\$193	\$175	\$180	\$151	\$156
48	\$246	\$264	\$227	\$244	\$217	\$233	\$207	\$223	\$188	\$202	\$175	\$189	\$151	\$163
49	\$246	\$283	\$227	\$261	\$217	\$250	\$207	\$239	\$188	\$217	\$175	\$202	\$151	\$174
50	\$247	\$306	\$228	\$282	\$218	\$270	\$208	\$259	\$189	\$235	\$176	\$219	\$152	\$189
51	\$249	\$332	\$229	\$306	\$219	\$293	\$210	\$280	\$190	\$255	\$177	\$237	\$153	\$205
52	\$277	\$358	\$255	\$330	\$244	\$315	\$233	\$302	\$212	\$274	\$197	\$255	\$170	\$220
53	\$307	\$377	\$283	\$347	\$271	\$333	\$259	\$318	\$235	\$289	\$219	\$269	\$189	\$232
54	\$328	\$384	\$302	\$354	\$289	\$339	\$277	\$324	\$251	\$294	\$234	\$274	\$202	\$237
55	\$339	\$384	\$313	\$354	\$299	\$339	\$286	\$324	\$260	\$294	\$242	\$274	\$209	\$237
56	\$353	\$385	\$326	\$355	\$312	\$340	\$298	\$325	\$270	\$295	\$252	\$275	\$218	\$238
57	\$384	\$387	\$354	\$357	\$338	\$341	\$324	\$326	\$294	\$296	\$274	\$276	\$236	\$239
58	\$435	\$401	\$401	\$370	\$383	\$354	\$367	\$338	\$333	\$307	\$310	\$286	\$268	\$247
59	\$502	\$427	\$463	\$394	\$443	\$377	\$424	\$360	\$385	\$327	\$358	\$305	\$310	\$263
60	\$582	\$467	\$537	\$430	\$514	\$412	\$491	\$394	\$446	\$357	\$416	\$333	\$359	\$288
61	\$665	\$515	\$613	\$475	\$587	\$454	\$561	\$434	\$510	\$394	\$475	\$367	\$410	\$317
62	\$737	\$560	\$680	\$516	\$651	\$494	\$622	\$472	\$565	\$429	\$526	\$400	\$455	\$345
63	\$785	\$591	\$723	\$545	\$692	\$521	\$662	\$499	\$601	\$452	\$560	\$422	\$484	\$364
64	\$806	\$606	\$743	\$558	\$712	\$534	\$680	\$511	\$617	\$464	\$576	\$432	\$497	\$373
65+	\$806	\$606	\$743	\$558	\$712	\$534	\$680	\$511	\$617	\$464	\$576	\$432	\$497	\$373

[IND CDHP HSA 09 01 10]-RAT

[IND CDHP HIA 09 01 10]-RAT

[IND CDHP HIA Plus 09 01 10]-RAT



**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 09/01/10

Individual PPO Lumenos® Health Incentive Account Plus [HIA Plus] 3000/70 (2+ Members)

**Rate Calculation: Add together the base rates for each member and then add an additional \$68.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$309	\$309	\$285	\$285	\$273	\$273	\$261	\$261	\$237	\$237	\$221	\$221	\$191	\$191
1	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
2	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$66	\$66
3	\$95	\$95	\$88	\$88	\$84	\$84	\$80	\$80	\$73	\$73	\$68	\$68	\$59	\$59
4	\$84	\$84	\$77	\$77	\$74	\$74	\$71	\$71	\$64	\$64	\$60	\$60	\$52	\$52
5	\$74	\$74	\$69	\$69	\$66	\$66	\$63	\$63	\$57	\$57	\$53	\$53	\$46	\$46
6	\$68	\$68	\$63	\$63	\$60	\$60	\$57	\$57	\$52	\$52	\$48	\$48	\$42	\$42
7	\$65	\$65	\$60	\$60	\$57	\$57	\$55	\$55	\$50	\$50	\$46	\$46	\$40	\$40
8	\$65	\$65	\$60	\$60	\$57	\$57	\$55	\$55	\$50	\$50	\$46	\$46	\$40	\$40
9	\$66	\$66	\$61	\$61	\$59	\$59	\$56	\$56	\$51	\$51	\$47	\$47	\$41	\$41
10	\$81	\$81	\$74	\$74	\$71	\$71	\$68	\$68	\$62	\$62	\$57	\$57	\$50	\$50
11	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
12	\$100	\$100	\$92	\$92	\$88	\$88	\$84	\$84	\$76	\$76	\$71	\$71	\$61	\$61
13	\$109	\$109	\$101	\$101	\$96	\$96	\$92	\$92	\$84	\$84	\$78	\$78	\$67	\$67
14	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
15	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
16	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
17	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
18	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
19	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
20	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
21	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
22	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
23	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
24	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
25	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
26	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
27	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
28	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
29	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
30	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
31	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
32	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
33	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
34	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
35	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
36	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
37	\$116	\$116	\$107	\$107	\$102	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$71
38	\$117	\$116	\$108	\$107	\$103	\$102	\$98	\$98	\$89	\$89	\$83	\$83	\$72	\$71
39	\$120	\$117	\$110	\$108	\$105	\$103	\$101	\$98	\$91	\$89	\$85	\$83	\$74	\$72
40	\$137	\$123	\$126	\$113	\$121	\$109	\$115	\$104	\$105	\$94	\$98	\$88	\$84	\$76
41	\$154	\$134	\$142	\$123	\$135	\$118	\$130	\$113	\$118	\$102	\$109	\$95	\$95	\$82
42	\$162	\$148	\$149	\$137	\$143	\$131	\$136	\$125	\$124	\$113	\$115	\$106	\$99	\$91
43	\$162	\$166	\$149	\$153	\$143	\$146	\$137	\$140	\$124	\$127	\$116	\$118	\$100	\$102
44	\$163	\$182	\$150	\$168	\$144	\$161	\$137	\$154	\$125	\$139	\$116	\$130	\$100	\$112
45	\$164	\$194	\$151	\$179	\$145	\$171	\$138	\$163	\$126	\$148	\$117	\$138	\$101	\$119
46	\$174	\$200	\$160	\$184	\$153	\$177	\$147	\$169	\$133	\$153	\$124	\$143	\$107	\$123
47	\$183	\$206	\$169	\$190	\$162	\$182	\$155	\$174	\$140	\$158	\$131	\$147	\$113	\$127
48	\$186	\$215	\$172	\$198	\$164	\$190	\$157	\$182	\$142	\$165	\$133	\$154	\$115	\$133
49	\$189	\$230	\$174	\$212	\$167	\$203	\$159	\$194	\$145	\$176	\$135	\$164	\$116	\$142
50	\$192	\$248	\$177	\$229	\$170	\$219	\$162	\$209	\$147	\$190	\$137	\$177	\$119	\$153
51	\$198	\$269	\$182	\$248	\$174	\$237	\$167	\$227	\$151	\$206	\$141	\$192	\$122	\$166
52	\$224	\$289	\$206	\$266	\$198	\$255	\$189	\$244	\$171	\$221	\$160	\$206	\$138	\$178
53	\$253	\$304	\$233	\$280	\$223	\$268	\$214	\$257	\$194	\$233	\$181	\$217	\$156	\$187
54	\$274	\$310	\$253	\$286	\$242	\$274	\$231	\$262	\$210	\$238	\$196	\$221	\$169	\$191
55	\$287	\$311	\$265	\$286	\$253	\$274	\$242	\$262	\$220	\$238	\$205	\$222	\$177	\$192
56	\$301	\$312	\$278	\$288	\$266	\$275	\$254	\$263	\$231	\$239	\$215	\$223	\$186	\$192
57	\$329	\$314	\$303	\$289	\$290	\$277	\$278	\$265	\$252	\$240	\$235	\$224	\$203	\$193
58	\$375	\$326	\$346	\$301	\$331	\$288	\$316	\$275	\$287	\$250	\$268	\$233	\$231	\$201
59	\$433	\$349	\$399	\$321	\$382	\$308	\$365	\$294	\$332	\$267	\$309	\$249	\$267	\$215
60	\$502	\$383	\$462	\$353	\$443	\$338	\$423	\$323	\$384	\$293	\$358	\$273	\$309	\$236
61	\$572	\$426	\$528	\$392	\$505	\$376	\$483	\$359	\$438	\$326	\$408	\$304	\$353	\$262
62	\$633	\$466	\$584	\$430	\$559	\$411	\$534	\$393	\$485	\$357	\$452	\$333	\$391	\$288
63	\$673	\$495	\$620	\$456	\$594	\$437	\$568	\$418	\$515	\$379	\$480	\$353	\$415	\$305
64	\$758	\$561	\$698	\$518	\$669	\$495	\$639	\$474	\$580	\$430	\$541	\$401	\$467	\$346
65+	\$758	\$561	\$698	\$518	\$669	\$495	\$639	\$474	\$580	\$430	\$541	\$401	\$467	\$346

[IND CDHP HSA 09 01 10]-RAT

[IND CDHP HIA 09 01 10]-RAT

[IND CDHP HIA Plus 09 01 10]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 09/01/10

Individual PPO Lumenos® Health Incentive Account Plus [HIA Plus] 5000/100 no maternity (1 Member)

**Rate Calculation: Add \$37 to the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$303	\$303	\$279	\$279	\$267	\$267	\$256	\$256	\$232	\$232	\$216	\$216	\$187	\$187
1	\$152	\$152	\$140	\$140	\$134	\$134	\$128	\$128	\$116	\$116	\$108	\$108	\$94	\$94
2	\$107	\$107	\$98	\$98	\$94	\$94	\$90	\$90	\$82	\$82	\$76	\$76	\$66	\$66
3	\$96	\$96	\$88	\$88	\$84	\$84	\$81	\$81	\$73	\$73	\$68	\$68	\$59	\$59
4	\$85	\$85	\$79	\$79	\$75	\$75	\$72	\$72	\$65	\$65	\$61	\$61	\$52	\$52
5	\$77	\$77	\$71	\$71	\$68	\$68	\$65	\$65	\$59	\$59	\$55	\$55	\$47	\$47
6	\$71	\$71	\$65	\$65	\$62	\$62	\$60	\$60	\$54	\$54	\$50	\$50	\$43	\$43
7	\$68	\$68	\$63	\$63	\$60	\$60	\$58	\$58	\$52	\$52	\$49	\$49	\$42	\$42
8	\$69	\$69	\$63	\$63	\$60	\$60	\$58	\$58	\$52	\$52	\$49	\$49	\$42	\$42
9	\$70	\$70	\$65	\$65	\$62	\$62	\$59	\$59	\$54	\$54	\$50	\$50	\$43	\$43
10	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
11	\$84	\$84	\$77	\$77	\$74	\$74	\$71	\$71	\$64	\$64	\$60	\$60	\$52	\$52
12	\$93	\$93	\$86	\$86	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
13	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
14	\$109	\$108	\$100	\$100	\$96	\$95	\$92	\$91	\$83	\$83	\$77	\$77	\$67	\$67
15	\$112	\$108	\$103	\$100	\$99	\$95	\$94	\$91	\$86	\$83	\$80	\$77	\$69	\$67
16	\$112	\$108	\$103	\$100	\$99	\$95	\$94	\$91	\$86	\$83	\$80	\$77	\$69	\$67
17	\$112	\$108	\$103	\$100	\$99	\$95	\$94	\$91	\$86	\$83	\$80	\$77	\$69	\$67
18	\$112	\$108	\$103	\$100	\$99	\$95	\$94	\$91	\$86	\$83	\$80	\$77	\$69	\$67
19	\$112	\$108	\$103	\$100	\$99	\$95	\$94	\$91	\$86	\$83	\$80	\$77	\$69	\$67
20	\$112	\$108	\$103	\$100	\$99	\$95	\$94	\$91	\$86	\$83	\$80	\$77	\$69	\$67
21	\$112	\$108	\$103	\$100	\$99	\$95	\$94	\$91	\$86	\$83	\$80	\$77	\$69	\$67
22	\$112	\$108	\$103	\$100	\$99	\$95	\$94	\$91	\$86	\$83	\$80	\$77	\$69	\$67
23	\$112	\$108	\$103	\$100	\$99	\$95	\$94	\$91	\$86	\$83	\$80	\$77	\$69	\$67
24	\$113	\$108	\$104	\$100	\$99	\$95	\$95	\$91	\$86	\$83	\$80	\$77	\$69	\$67
25	\$113	\$108	\$104	\$100	\$100	\$95	\$96	\$91	\$87	\$83	\$81	\$77	\$70	\$67
26	\$115	\$108	\$106	\$100	\$102	\$95	\$97	\$91	\$88	\$83	\$82	\$77	\$71	\$67
27	\$117	\$108	\$108	\$100	\$103	\$95	\$98	\$91	\$89	\$83	\$83	\$77	\$72	\$67
28	\$117	\$108	\$108	\$100	\$103	\$95	\$99	\$91	\$89	\$83	\$83	\$77	\$72	\$67
29	\$117	\$108	\$108	\$100	\$103	\$95	\$99	\$91	\$89	\$83	\$83	\$77	\$72	\$67
30	\$117	\$108	\$108	\$100	\$103	\$96	\$99	\$91	\$89	\$83	\$83	\$77	\$72	\$67
31	\$117	\$109	\$108	\$100	\$103	\$96	\$99	\$92	\$89	\$83	\$83	\$77	\$72	\$67
32	\$117	\$110	\$108	\$101	\$104	\$97	\$99	\$92	\$90	\$84	\$84	\$78	\$72	\$67
33	\$121	\$111	\$112	\$102	\$107	\$98	\$102	\$93	\$93	\$85	\$86	\$79	\$75	\$68
34	\$130	\$113	\$120	\$104	\$115	\$100	\$109	\$95	\$99	\$86	\$93	\$80	\$80	\$69
35	\$137	\$116	\$126	\$107	\$121	\$102	\$116	\$98	\$105	\$89	\$98	\$83	\$84	\$71
36	\$138	\$120	\$127	\$111	\$122	\$106	\$117	\$101	\$106	\$92	\$99	\$86	\$85	\$74
37	\$138	\$126	\$127	\$116	\$122	\$111	\$117	\$106	\$106	\$96	\$99	\$90	\$85	\$77
38	\$139	\$132	\$128	\$122	\$122	\$116	\$117	\$111	\$106	\$101	\$99	\$94	\$85	\$81
39	\$152	\$139	\$140	\$128	\$134	\$123	\$128	\$117	\$117	\$106	\$109	\$99	\$94	\$86
40	\$176	\$147	\$162	\$136	\$155	\$130	\$148	\$124	\$135	\$113	\$125	\$105	\$108	\$91
41	\$199	\$159	\$183	\$146	\$176	\$140	\$168	\$134	\$152	\$122	\$142	\$113	\$123	\$98
42	\$210	\$175	\$194	\$161	\$185	\$154	\$177	\$147	\$161	\$134	\$150	\$124	\$129	\$108
43	\$210	\$193	\$194	\$178	\$185	\$171	\$177	\$163	\$161	\$148	\$150	\$138	\$129	\$119
44	\$210	\$211	\$194	\$195	\$185	\$186	\$177	\$178	\$161	\$162	\$150	\$151	\$129	\$130
45	\$211	\$223	\$194	\$206	\$186	\$197	\$178	\$188	\$161	\$171	\$150	\$159	\$130	\$138
46	\$221	\$230	\$204	\$212	\$195	\$203	\$187	\$194	\$169	\$176	\$158	\$164	\$136	\$142
47	\$230	\$237	\$212	\$218	\$203	\$209	\$194	\$200	\$176	\$181	\$164	\$169	\$142	\$146
48	\$230	\$248	\$212	\$228	\$203	\$219	\$194	\$209	\$176	\$190	\$164	\$177	\$142	\$153
49	\$230	\$265	\$212	\$244	\$203	\$233	\$194	\$223	\$176	\$202	\$164	\$189	\$142	\$163
50	\$231	\$286	\$213	\$263	\$204	\$252	\$195	\$241	\$177	\$219	\$165	\$204	\$142	\$176
51	\$233	\$310	\$215	\$285	\$206	\$273	\$196	\$261	\$178	\$237	\$166	\$221	\$144	\$191
52	\$259	\$333	\$239	\$307	\$228	\$294	\$218	\$281	\$198	\$255	\$185	\$238	\$160	\$205
53	\$287	\$351	\$265	\$324	\$254	\$310	\$243	\$296	\$220	\$269	\$205	\$250	\$177	\$216
54	\$307	\$358	\$283	\$330	\$271	\$316	\$259	\$302	\$235	\$274	\$219	\$255	\$189	\$221
55	\$318	\$358	\$293	\$330	\$280	\$316	\$268	\$302	\$243	\$274	\$227	\$255	\$196	\$221
56	\$331	\$358	\$305	\$330	\$292	\$316	\$279	\$302	\$254	\$274	\$236	\$255	\$204	\$221
57	\$360	\$360	\$332	\$331	\$318	\$317	\$304	\$303	\$276	\$275	\$257	\$257	\$222	\$222
58	\$409	\$372	\$377	\$343	\$361	\$329	\$345	\$314	\$313	\$285	\$292	\$266	\$252	\$230
59	\$473	\$397	\$436	\$366	\$418	\$350	\$399	\$335	\$362	\$304	\$338	\$283	\$292	\$245
60	\$550	\$434	\$507	\$400	\$485	\$383	\$464	\$366	\$421	\$332	\$393	\$310	\$339	\$268
61	\$630	\$480	\$581	\$443	\$556	\$424	\$531	\$405	\$482	\$368	\$449	\$343	\$388	\$296
62	\$699	\$523	\$644	\$482	\$617	\$462	\$590	\$442	\$535	\$401	\$499	\$373	\$431	\$323
63	\$744	\$553	\$686	\$510	\$657	\$488	\$628	\$466	\$570	\$423	\$531	\$394	\$459	\$341
64	\$765	\$567	\$705	\$522	\$675	\$500	\$645	\$478	\$586	\$434	\$546	\$404	\$472	\$349
65+	\$765	\$567	\$705	\$522	\$675	\$500	\$645	\$478	\$586	\$434	\$546	\$404	\$472	\$349

[IND CDHP HSA 09 01 10]-RAT

[IND CDHP HIA 09 01 10]-RAT

[IND CDHP HIA Plus 09 01 10]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 09/01/10

Individual PPO Lumenos® Health Incentive Account Plus [HIA Plus] 5000/100 no maternity (2+ Members)

**Rate Calculation: Add together the base rates for each member and then add an additional \$68.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$303	\$303	\$279	\$279	\$267	\$267	\$256	\$256	\$232	\$232	\$216	\$216	\$187	\$187
1	\$149	\$149	\$137	\$137	\$131	\$131	\$126	\$126	\$114	\$114	\$106	\$106	\$92	\$92
2	\$103	\$103	\$95	\$95	\$91	\$91	\$87	\$87	\$79	\$79	\$73	\$73	\$63	\$63
3	\$90	\$90	\$83	\$83	\$80	\$80	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
4	\$79	\$79	\$73	\$73	\$70	\$70	\$67	\$67	\$60	\$60	\$56	\$56	\$49	\$49
5	\$70	\$70	\$64	\$64	\$62	\$62	\$59	\$59	\$53	\$53	\$50	\$50	\$43	\$43
6	\$63	\$63	\$58	\$58	\$56	\$56	\$53	\$53	\$48	\$48	\$45	\$45	\$39	\$39
7	\$60	\$60	\$55	\$55	\$53	\$53	\$51	\$51	\$46	\$46	\$43	\$43	\$37	\$37
8	\$60	\$60	\$56	\$56	\$53	\$53	\$51	\$51	\$46	\$46	\$43	\$43	\$37	\$37
9	\$61	\$61	\$56	\$56	\$54	\$54	\$51	\$51	\$47	\$47	\$43	\$43	\$37	\$37
10	\$76	\$76	\$70	\$70	\$67	\$67	\$64	\$64	\$58	\$58	\$54	\$54	\$47	\$47
11	\$84	\$84	\$77	\$77	\$74	\$74	\$71	\$71	\$64	\$64	\$60	\$60	\$52	\$52
12	\$93	\$93	\$86	\$86	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
13	\$102	\$102	\$94	\$94	\$90	\$90	\$86	\$86	\$78	\$78	\$73	\$73	\$63	\$63
14	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
15	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
16	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
17	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
18	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
19	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
20	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
21	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
22	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
23	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
24	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
25	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
26	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
27	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
28	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
29	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
30	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
31	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
32	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
33	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
34	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
35	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
36	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
37	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
38	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
39	\$109	\$109	\$100	\$100	\$96	\$96	\$92	\$92	\$83	\$83	\$77	\$77	\$67	\$67
40	\$125	\$109	\$115	\$101	\$110	\$96	\$105	\$92	\$95	\$84	\$89	\$78	\$77	\$67
41	\$140	\$119	\$129	\$110	\$124	\$105	\$118	\$100	\$107	\$91	\$100	\$85	\$86	\$73
42	\$148	\$132	\$136	\$122	\$131	\$117	\$125	\$112	\$113	\$101	\$106	\$94	\$91	\$82
43	\$149	\$148	\$137	\$137	\$131	\$131	\$125	\$125	\$114	\$114	\$106	\$106	\$92	\$91
44	\$149	\$164	\$138	\$151	\$132	\$144	\$126	\$138	\$114	\$125	\$106	\$117	\$92	\$101
45	\$150	\$174	\$138	\$161	\$132	\$154	\$127	\$147	\$115	\$133	\$107	\$124	\$92	\$107
46	\$159	\$181	\$146	\$167	\$140	\$159	\$134	\$152	\$121	\$138	\$113	\$129	\$98	\$111
47	\$167	\$186	\$154	\$172	\$147	\$164	\$141	\$157	\$128	\$143	\$119	\$133	\$103	\$115
48	\$169	\$195	\$156	\$180	\$149	\$172	\$143	\$165	\$130	\$149	\$121	\$139	\$104	\$120
49	\$172	\$208	\$159	\$192	\$152	\$184	\$145	\$176	\$132	\$159	\$123	\$148	\$106	\$128
50	\$175	\$224	\$162	\$207	\$155	\$198	\$148	\$189	\$134	\$172	\$125	\$160	\$108	\$138
51	\$180	\$243	\$166	\$224	\$159	\$214	\$152	\$205	\$138	\$186	\$129	\$173	\$111	\$150
52	\$205	\$261	\$189	\$241	\$180	\$230	\$173	\$220	\$157	\$200	\$146	\$186	\$126	\$161
53	\$231	\$275	\$213	\$254	\$204	\$243	\$195	\$232	\$177	\$211	\$165	\$196	\$143	\$170
54	\$251	\$281	\$231	\$259	\$221	\$248	\$212	\$237	\$192	\$215	\$179	\$200	\$155	\$173
55	\$263	\$281	\$242	\$259	\$232	\$248	\$222	\$237	\$201	\$215	\$187	\$201	\$162	\$173
56	\$276	\$282	\$255	\$260	\$244	\$249	\$233	\$238	\$212	\$216	\$197	\$201	\$170	\$174
57	\$302	\$283	\$278	\$261	\$266	\$250	\$255	\$239	\$231	\$217	\$215	\$202	\$186	\$175
58	\$344	\$294	\$318	\$271	\$304	\$260	\$291	\$248	\$264	\$225	\$246	\$210	\$212	\$181
59	\$398	\$315	\$367	\$290	\$352	\$278	\$336	\$266	\$305	\$241	\$284	\$225	\$246	\$194
60	\$462	\$346	\$426	\$319	\$408	\$306	\$390	\$292	\$354	\$265	\$330	\$247	\$285	\$214
61	\$529	\$386	\$487	\$356	\$467	\$340	\$446	\$326	\$405	\$295	\$377	\$275	\$326	\$238
62	\$586	\$424	\$540	\$390	\$517	\$374	\$494	\$357	\$449	\$324	\$418	\$302	\$361	\$261
63	\$623	\$450	\$574	\$415	\$550	\$397	\$526	\$380	\$477	\$345	\$445	\$321	\$384	\$278
64	\$712	\$518	\$657	\$477	\$628	\$457	\$601	\$437	\$545	\$397	\$508	\$370	\$439	\$319
65+	\$712	\$518	\$657	\$477	\$628	\$457	\$601	\$437	\$545	\$397	\$508	\$370	\$439	\$319

[IND CDHP HSA 09 01 10]-RAT

[IND CDHP HIA 09 01 10]-RAT

[IND CDHP HIA Plus 09 01 10]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 09/01/10

Individual PPO Lumenos® [Health Savings Account] [HSA-Compatible] 1500/100 (1 Member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$545	\$545	\$502	\$502	\$481	\$481	\$460	\$460	\$417	\$417	\$389	\$389	\$336	\$336
1	\$368	\$368	\$339	\$339	\$325	\$325	\$311	\$311	\$282	\$282	\$263	\$263	\$227	\$227
2	\$253	\$253	\$233	\$233	\$223	\$223	\$213	\$213	\$194	\$194	\$180	\$180	\$156	\$156
3	\$250	\$250	\$230	\$230	\$220	\$220	\$211	\$211	\$191	\$191	\$178	\$178	\$154	\$154
4	\$247	\$248	\$228	\$229	\$218	\$219	\$209	\$209	\$189	\$190	\$176	\$177	\$152	\$153
5	\$239	\$239	\$220	\$220	\$211	\$211	\$202	\$202	\$183	\$183	\$171	\$171	\$147	\$147
6	\$228	\$228	\$210	\$210	\$201	\$201	\$192	\$192	\$174	\$174	\$163	\$162	\$140	\$140
7	\$219	\$219	\$202	\$202	\$193	\$193	\$185	\$184	\$167	\$167	\$156	\$156	\$135	\$135
8	\$213	\$213	\$196	\$197	\$188	\$188	\$180	\$180	\$163	\$163	\$152	\$152	\$131	\$131
9	\$214	\$214	\$197	\$197	\$189	\$189	\$181	\$181	\$164	\$164	\$153	\$153	\$132	\$132
10	\$216	\$216	\$199	\$199	\$191	\$190	\$182	\$182	\$166	\$165	\$154	\$154	\$133	\$133
11	\$225	\$225	\$207	\$208	\$199	\$199	\$190	\$190	\$172	\$172	\$160	\$161	\$139	\$139
12	\$242	\$241	\$223	\$222	\$213	\$213	\$204	\$203	\$185	\$184	\$172	\$172	\$149	\$148
13	\$256	\$256	\$236	\$236	\$226	\$226	\$216	\$216	\$196	\$196	\$183	\$183	\$158	\$158
14	\$270	\$270	\$249	\$249	\$238	\$238	\$228	\$228	\$207	\$207	\$193	\$193	\$166	\$167
15	\$284	\$283	\$262	\$261	\$251	\$250	\$240	\$239	\$217	\$217	\$203	\$202	\$175	\$175
16	\$292	\$292	\$269	\$269	\$258	\$258	\$246	\$246	\$223	\$223	\$208	\$208	\$180	\$180
17	\$297	\$297	\$274	\$273	\$262	\$262	\$250	\$250	\$227	\$227	\$212	\$212	\$183	\$183
18	\$298	\$298	\$275	\$275	\$263	\$263	\$252	\$251	\$228	\$228	\$213	\$212	\$184	\$184
19	\$306	\$307	\$282	\$283	\$270	\$271	\$258	\$259	\$235	\$235	\$219	\$219	\$189	\$189
20	\$317	\$317	\$292	\$292	\$279	\$279	\$267	\$267	\$242	\$242	\$226	\$226	\$195	\$195
21	\$325	\$325	\$300	\$300	\$287	\$287	\$274	\$274	\$249	\$249	\$232	\$232	\$200	\$200
22	\$335	\$335	\$309	\$309	\$295	\$295	\$282	\$283	\$256	\$256	\$239	\$239	\$206	\$206
23	\$344	\$344	\$317	\$317	\$303	\$303	\$290	\$290	\$263	\$263	\$245	\$245	\$212	\$212
24	\$353	\$353	\$326	\$325	\$312	\$311	\$298	\$298	\$270	\$270	\$252	\$252	\$218	\$217
25	\$363	\$452	\$335	\$417	\$321	\$399	\$307	\$381	\$278	\$346	\$259	\$322	\$224	\$279
26	\$374	\$465	\$345	\$429	\$330	\$411	\$316	\$393	\$286	\$356	\$267	\$332	\$231	\$287
27	\$385	\$478	\$354	\$441	\$339	\$422	\$324	\$404	\$294	\$366	\$274	\$341	\$237	\$295
28	\$395	\$492	\$364	\$454	\$349	\$434	\$333	\$415	\$302	\$377	\$282	\$351	\$244	\$303
29	\$408	\$507	\$376	\$468	\$360	\$448	\$344	\$428	\$312	\$389	\$291	\$362	\$251	\$313
30	\$419	\$520	\$386	\$480	\$369	\$459	\$353	\$439	\$320	\$398	\$299	\$371	\$258	\$321
31	\$432	\$538	\$398	\$496	\$381	\$475	\$364	\$454	\$331	\$412	\$308	\$384	\$266	\$332
32	\$444	\$553	\$409	\$510	\$392	\$488	\$374	\$467	\$340	\$423	\$317	\$395	\$274	\$341
33	\$458	\$570	\$422	\$526	\$404	\$503	\$387	\$481	\$351	\$437	\$327	\$407	\$283	\$352
34	\$467	\$581	\$430	\$536	\$412	\$513	\$394	\$491	\$358	\$445	\$333	\$415	\$288	\$359
35	\$477	\$593	\$439	\$547	\$421	\$523	\$402	\$501	\$365	\$454	\$340	\$423	\$294	\$366
36	\$485	\$604	\$447	\$557	\$428	\$533	\$410	\$510	\$372	\$463	\$346	\$431	\$299	\$373
37	\$496	\$617	\$457	\$569	\$437	\$545	\$418	\$521	\$380	\$473	\$354	\$441	\$306	\$381
38	\$505	\$629	\$465	\$580	\$445	\$555	\$426	\$531	\$386	\$481	\$360	\$449	\$311	\$388
39	\$518	\$646	\$478	\$595	\$457	\$570	\$437	\$545	\$397	\$494	\$370	\$461	\$320	\$398
40	\$532	\$663	\$491	\$611	\$470	\$585	\$449	\$559	\$408	\$508	\$380	\$473	\$328	\$409
41	\$545	\$679	\$502	\$626	\$481	\$599	\$460	\$573	\$417	\$520	\$389	\$484	\$336	\$419
42	\$560	\$697	\$516	\$642	\$494	\$615	\$472	\$588	\$429	\$533	\$400	\$497	\$345	\$430
43	\$574	\$580	\$529	\$535	\$507	\$512	\$484	\$489	\$440	\$444	\$410	\$414	\$354	\$358
44	\$581	\$583	\$536	\$537	\$513	\$514	\$490	\$492	\$445	\$446	\$415	\$416	\$358	\$359
45	\$587	\$588	\$541	\$542	\$518	\$519	\$495	\$496	\$449	\$450	\$419	\$420	\$362	\$363
46	\$595	\$595	\$548	\$548	\$525	\$525	\$502	\$502	\$456	\$455	\$425	\$424	\$367	\$367
47	\$600	\$601	\$553	\$554	\$530	\$530	\$506	\$507	\$460	\$460	\$428	\$429	\$370	\$370
48	\$605	\$606	\$558	\$559	\$534	\$535	\$511	\$511	\$464	\$464	\$432	\$433	\$373	\$374
49	\$635	\$790	\$586	\$728	\$561	\$697	\$536	\$667	\$487	\$605	\$453	\$564	\$392	\$487
50	\$664	\$692	\$612	\$638	\$586	\$611	\$560	\$584	\$508	\$530	\$474	\$494	\$409	\$427
51	\$694	\$695	\$640	\$641	\$612	\$614	\$586	\$587	\$531	\$532	\$495	\$496	\$428	\$429
52	\$728	\$728	\$671	\$671	\$642	\$643	\$614	\$614	\$558	\$558	\$520	\$520	\$449	\$449
53	\$762	\$763	\$703	\$703	\$673	\$673	\$643	\$644	\$584	\$584	\$544	\$545	\$470	\$471
54	\$792	\$792	\$730	\$730	\$699	\$699	\$668	\$668	\$606	\$607	\$565	\$565	\$488	\$489
55	\$824	\$824	\$760	\$760	\$727	\$727	\$695	\$696	\$631	\$631	\$588	\$588	\$508	\$508
56	\$858	\$858	\$791	\$791	\$757	\$757	\$724	\$724	\$657	\$657	\$612	\$612	\$529	\$529
57	\$891	\$893	\$821	\$823	\$786	\$788	\$751	\$753	\$682	\$684	\$636	\$637	\$549	\$551
58	\$927	\$928	\$854	\$855	\$818	\$819	\$782	\$783	\$710	\$711	\$662	\$662	\$572	\$572
59	\$945	\$946	\$871	\$872	\$834	\$835	\$797	\$798	\$723	\$724	\$674	\$675	\$583	\$583
60	\$965	\$966	\$890	\$890	\$852	\$852	\$814	\$815	\$739	\$739	\$689	\$689	\$595	\$596
61	\$986	\$988	\$909	\$911	\$870	\$872	\$832	\$834	\$755	\$756	\$704	\$705	\$608	\$609
62	\$1,006	\$1,009	\$927	\$930	\$888	\$890	\$849	\$851	\$770	\$773	\$718	\$720	\$620	\$622
63	\$1,027	\$1,032	\$947	\$951	\$907	\$910	\$867	\$871	\$787	\$790	\$733	\$736	\$634	\$636
64	\$1,052	\$1,053	\$970	\$971	\$928	\$929	\$888	\$889	\$806	\$806	\$751	\$752	\$649	\$650
65+	\$1,052	\$1,053	\$970	\$971	\$928	\$929	\$888	\$889	\$806	\$806	\$751	\$752	\$649	\$650

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[IND CDHP HIA 09 01 10]-RAT

[IND CDHP HIA Plus 09 01 10]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 09/01/10

Individual PPO Lumenos® [Health Savings Account] [HSA-Compatible] 1500/100 (2+ Members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$505	\$505	\$466	\$466	\$446	\$446	\$426	\$426	\$387	\$387	\$360	\$360	\$311	\$311
1	\$373	\$373	\$344	\$344	\$329	\$329	\$314	\$314	\$285	\$285	\$266	\$266	\$230	\$230
2	\$229	\$229	\$211	\$211	\$202	\$202	\$193	\$193	\$175	\$175	\$163	\$163	\$141	\$141
3	\$226	\$226	\$208	\$209	\$199	\$200	\$191	\$191	\$173	\$173	\$161	\$161	\$139	\$139
4	\$224	\$223	\$207	\$206	\$198	\$197	\$189	\$189	\$172	\$171	\$160	\$159	\$138	\$138
5	\$211	\$211	\$195	\$194	\$187	\$186	\$178	\$178	\$162	\$161	\$151	\$150	\$130	\$130
6	\$199	\$198	\$183	\$182	\$175	\$175	\$168	\$167	\$152	\$151	\$142	\$141	\$122	\$122
7	\$186	\$186	\$172	\$171	\$165	\$164	\$157	\$157	\$143	\$142	\$133	\$133	\$115	\$114
8	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$127	\$110	\$110
9	\$180	\$179	\$166	\$165	\$158	\$158	\$152	\$151	\$137	\$137	\$128	\$128	\$111	\$110
10	\$183	\$183	\$168	\$168	\$161	\$161	\$154	\$154	\$140	\$140	\$130	\$130	\$112	\$113
11	\$196	\$196	\$181	\$180	\$173	\$173	\$165	\$165	\$150	\$150	\$140	\$140	\$121	\$121
12	\$216	\$216	\$199	\$199	\$191	\$190	\$182	\$182	\$165	\$165	\$154	\$154	\$133	\$133
13	\$234	\$234	\$216	\$216	\$206	\$207	\$197	\$198	\$179	\$179	\$167	\$167	\$144	\$144
14	\$252	\$252	\$233	\$232	\$223	\$222	\$213	\$213	\$193	\$193	\$180	\$180	\$156	\$155
15	\$267	\$267	\$246	\$246	\$236	\$236	\$225	\$225	\$204	\$204	\$190	\$191	\$164	\$165
16	\$280	\$280	\$258	\$258	\$247	\$247	\$236	\$236	\$214	\$214	\$199	\$200	\$172	\$172
17	\$286	\$286	\$263	\$263	\$252	\$252	\$241	\$241	\$219	\$219	\$204	\$204	\$176	\$176
18	\$282	\$281	\$260	\$259	\$248	\$248	\$238	\$237	\$216	\$215	\$201	\$201	\$174	\$173
19	\$283	\$282	\$261	\$260	\$250	\$249	\$239	\$238	\$216	\$216	\$202	\$201	\$174	\$174
20	\$292	\$292	\$270	\$269	\$258	\$258	\$247	\$246	\$224	\$224	\$209	\$208	\$180	\$180
21	\$299	\$300	\$276	\$276	\$264	\$265	\$252	\$253	\$229	\$229	\$213	\$214	\$184	\$185
22	\$309	\$308	\$284	\$284	\$272	\$272	\$260	\$260	\$236	\$236	\$220	\$220	\$190	\$190
23	\$317	\$317	\$292	\$293	\$280	\$280	\$267	\$268	\$243	\$243	\$226	\$226	\$195	\$196
24	\$331	\$328	\$305	\$302	\$292	\$289	\$279	\$277	\$253	\$251	\$236	\$234	\$204	\$202
25	\$337	\$421	\$311	\$388	\$297	\$371	\$284	\$355	\$258	\$322	\$240	\$300	\$208	\$259
26	\$349	\$435	\$322	\$401	\$308	\$384	\$295	\$367	\$268	\$333	\$249	\$310	\$215	\$268
27	\$359	\$445	\$331	\$411	\$317	\$393	\$303	\$376	\$275	\$341	\$256	\$318	\$221	\$275
28	\$370	\$458	\$341	\$422	\$327	\$404	\$312	\$387	\$283	\$351	\$264	\$327	\$228	\$282
29	\$380	\$472	\$351	\$435	\$336	\$416	\$321	\$398	\$291	\$361	\$271	\$337	\$234	\$291
30	\$389	\$486	\$358	\$448	\$343	\$429	\$328	\$410	\$298	\$372	\$277	\$347	\$240	\$300
31	\$403	\$501	\$372	\$462	\$356	\$442	\$340	\$423	\$309	\$384	\$288	\$358	\$249	\$309
32	\$416	\$516	\$384	\$475	\$367	\$455	\$351	\$435	\$319	\$395	\$297	\$368	\$256	\$318
33	\$426	\$530	\$393	\$489	\$376	\$468	\$359	\$448	\$326	\$406	\$304	\$378	\$263	\$327
34	\$436	\$542	\$402	\$500	\$385	\$479	\$368	\$458	\$334	\$415	\$311	\$387	\$269	\$334
35	\$442	\$550	\$408	\$507	\$390	\$486	\$373	\$464	\$339	\$421	\$316	\$393	\$273	\$339
36	\$451	\$562	\$416	\$518	\$398	\$496	\$381	\$474	\$345	\$430	\$322	\$401	\$278	\$346
37	\$462	\$573	\$426	\$529	\$408	\$506	\$390	\$484	\$354	\$439	\$330	\$409	\$285	\$354
38	\$471	\$583	\$434	\$537	\$415	\$514	\$397	\$492	\$360	\$446	\$336	\$416	\$290	\$359
39	\$474	\$589	\$437	\$543	\$419	\$520	\$400	\$497	\$363	\$451	\$339	\$421	\$293	\$363
40	\$476	\$595	\$439	\$548	\$420	\$525	\$402	\$502	\$365	\$455	\$340	\$424	\$294	\$367
41	\$482	\$597	\$445	\$551	\$426	\$527	\$407	\$504	\$369	\$457	\$344	\$426	\$297	\$368
42	\$484	\$603	\$447	\$556	\$428	\$532	\$409	\$508	\$371	\$461	\$346	\$430	\$299	\$372
43	\$486	\$486	\$448	\$448	\$429	\$429	\$410	\$410	\$372	\$372	\$347	\$347	\$299	\$300
44	\$487	\$485	\$449	\$447	\$430	\$428	\$411	\$409	\$373	\$372	\$348	\$346	\$301	\$299
45	\$486	\$486	\$448	\$448	\$429	\$429	\$410	\$410	\$372	\$372	\$347	\$347	\$300	\$300
46	\$486	\$486	\$448	\$448	\$429	\$429	\$410	\$410	\$372	\$372	\$347	\$347	\$300	\$300
47	\$486	\$488	\$448	\$450	\$429	\$431	\$410	\$412	\$372	\$374	\$347	\$348	\$300	\$301
48	\$488	\$607	\$450	\$559	\$431	\$535	\$412	\$512	\$374	\$465	\$348	\$433	\$301	\$374
49	\$506	\$628	\$466	\$579	\$446	\$554	\$427	\$530	\$387	\$481	\$361	\$448	\$312	\$387
50	\$521	\$650	\$480	\$599	\$460	\$574	\$440	\$549	\$399	\$498	\$372	\$464	\$321	\$401
51	\$540	\$671	\$498	\$618	\$476	\$592	\$456	\$566	\$413	\$514	\$385	\$479	\$333	\$414
52	\$559	\$575	\$515	\$531	\$493	\$508	\$471	\$486	\$428	\$441	\$399	\$411	\$345	\$355
53	\$578	\$578	\$533	\$533	\$510	\$510	\$488	\$488	\$443	\$443	\$413	\$412	\$356	\$356
54	\$598	\$597	\$551	\$551	\$528	\$527	\$505	\$504	\$458	\$457	\$427	\$426	\$369	\$368
55	\$621	\$620	\$572	\$571	\$548	\$547	\$524	\$523	\$475	\$475	\$443	\$442	\$383	\$382
56	\$643	\$643	\$593	\$593	\$568	\$568	\$543	\$543	\$493	\$493	\$459	\$459	\$397	\$397
57	\$665	\$664	\$613	\$612	\$587	\$586	\$561	\$561	\$509	\$509	\$475	\$474	\$410	\$410
58	\$690	\$690	\$636	\$636	\$609	\$609	\$582	\$582	\$528	\$528	\$493	\$492	\$426	\$426
59	\$707	\$706	\$652	\$651	\$624	\$623	\$596	\$596	\$541	\$541	\$504	\$504	\$436	\$436
60	\$723	\$722	\$666	\$666	\$638	\$637	\$610	\$609	\$553	\$553	\$516	\$515	\$446	\$445
61	\$740	\$740	\$682	\$683	\$653	\$653	\$624	\$625	\$566	\$567	\$528	\$528	\$456	\$457
62	\$758	\$759	\$699	\$700	\$669	\$670	\$639	\$640	\$580	\$581	\$541	\$542	\$467	\$468
63	\$773	\$773	\$713	\$713	\$683	\$682	\$653	\$653	\$592	\$592	\$552	\$552	\$477	\$477
64	\$795	\$791	\$733	\$729	\$701	\$698	\$670	\$668	\$608	\$606	\$567	\$565	\$490	\$488
65+	\$795	\$791	\$733	\$729	\$701	\$698	\$670	\$668	\$608	\$606	\$567	\$565	\$490	\$488

[IND CDHP HSA 09 01 10]-RAT

[IND CDHP HIA 09 01 10]-RAT

[IND CDHP HIA Plus 09 01 10]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 09/01/10

Individual PPO Lumenos® [Health Savings Account] [HSA-Compatible] 2500/100 (1 Member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$389	\$389	\$358	\$358	\$343	\$343	\$328	\$328	\$298	\$298	\$277	\$277	\$240	\$240
1	\$286	\$286	\$264	\$264	\$253	\$253	\$242	\$242	\$219	\$219	\$204	\$204	\$176	\$176
2	\$200	\$200	\$185	\$185	\$177	\$177	\$169	\$169	\$153	\$153	\$143	\$143	\$123	\$123
3	\$199	\$199	\$183	\$183	\$175	\$175	\$168	\$168	\$152	\$152	\$142	\$142	\$123	\$122
4	\$197	\$197	\$181	\$182	\$173	\$174	\$166	\$166	\$150	\$151	\$140	\$141	\$121	\$121
5	\$190	\$190	\$175	\$175	\$167	\$167	\$160	\$160	\$145	\$145	\$135	\$135	\$117	\$117
6	\$182	\$182	\$168	\$168	\$161	\$161	\$154	\$154	\$139	\$139	\$130	\$130	\$112	\$112
7	\$173	\$173	\$160	\$160	\$153	\$153	\$146	\$146	\$133	\$133	\$124	\$124	\$107	\$107
8	\$170	\$170	\$157	\$157	\$150	\$150	\$143	\$143	\$130	\$130	\$121	\$121	\$105	\$105
9	\$171	\$171	\$157	\$157	\$151	\$151	\$144	\$144	\$131	\$131	\$122	\$122	\$105	\$105
10	\$172	\$172	\$159	\$159	\$152	\$152	\$145	\$145	\$132	\$132	\$123	\$123	\$106	\$106
11	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$110	\$110
12	\$192	\$192	\$177	\$177	\$170	\$169	\$162	\$162	\$147	\$147	\$137	\$137	\$118	\$118
13	\$203	\$203	\$187	\$187	\$179	\$179	\$171	\$171	\$155	\$155	\$145	\$145	\$125	\$125
14	\$213	\$214	\$197	\$197	\$188	\$188	\$180	\$180	\$163	\$163	\$152	\$152	\$131	\$132
15	\$224	\$223	\$206	\$206	\$198	\$197	\$189	\$188	\$171	\$171	\$160	\$159	\$138	\$138
16	\$230	\$230	\$212	\$212	\$203	\$203	\$194	\$194	\$176	\$176	\$164	\$164	\$142	\$142
17	\$234	\$234	\$216	\$216	\$207	\$206	\$198	\$197	\$179	\$179	\$167	\$167	\$144	\$144
18	\$236	\$236	\$218	\$218	\$209	\$208	\$199	\$199	\$181	\$181	\$169	\$168	\$146	\$146
19	\$243	\$243	\$224	\$224	\$214	\$215	\$205	\$205	\$186	\$186	\$173	\$174	\$150	\$150
20	\$249	\$249	\$229	\$230	\$220	\$220	\$210	\$210	\$191	\$191	\$178	\$178	\$153	\$153
21	\$256	\$256	\$236	\$236	\$226	\$226	\$216	\$216	\$196	\$196	\$183	\$183	\$158	\$158
22	\$265	\$265	\$244	\$244	\$234	\$234	\$224	\$224	\$203	\$203	\$189	\$189	\$163	\$163
23	\$272	\$272	\$251	\$251	\$240	\$240	\$229	\$229	\$208	\$208	\$194	\$194	\$168	\$168
24	\$279	\$279	\$258	\$257	\$247	\$246	\$236	\$235	\$214	\$214	\$199	\$199	\$172	\$172
25	\$288	\$288	\$266	\$265	\$254	\$254	\$243	\$243	\$221	\$220	\$206	\$205	\$178	\$177
26	\$297	\$370	\$274	\$341	\$262	\$326	\$251	\$312	\$228	\$283	\$212	\$264	\$183	\$228
27	\$308	\$383	\$284	\$353	\$272	\$338	\$260	\$323	\$236	\$293	\$220	\$273	\$190	\$236
28	\$318	\$397	\$294	\$366	\$281	\$350	\$269	\$335	\$244	\$304	\$227	\$283	\$196	\$245
29	\$331	\$412	\$305	\$380	\$292	\$364	\$279	\$348	\$253	\$316	\$236	\$294	\$204	\$254
30	\$342	\$426	\$316	\$393	\$302	\$376	\$289	\$359	\$262	\$326	\$244	\$304	\$211	\$263
31	\$355	\$442	\$327	\$408	\$313	\$390	\$299	\$373	\$272	\$339	\$253	\$316	\$219	\$273
32	\$367	\$458	\$339	\$422	\$324	\$404	\$310	\$386	\$281	\$350	\$262	\$327	\$226	\$282
33	\$382	\$476	\$353	\$439	\$338	\$420	\$323	\$402	\$293	\$364	\$273	\$340	\$236	\$294
34	\$391	\$487	\$361	\$449	\$345	\$430	\$330	\$411	\$300	\$373	\$279	\$348	\$241	\$301
35	\$402	\$501	\$371	\$462	\$355	\$442	\$339	\$423	\$308	\$383	\$287	\$357	\$248	\$309
36	\$413	\$514	\$381	\$474	\$365	\$454	\$349	\$434	\$316	\$394	\$295	\$367	\$255	\$317
37	\$423	\$527	\$390	\$486	\$374	\$465	\$357	\$445	\$324	\$404	\$302	\$376	\$261	\$325
38	\$434	\$541	\$400	\$499	\$383	\$477	\$366	\$456	\$332	\$414	\$310	\$386	\$268	\$334
39	\$444	\$453	\$409	\$417	\$391	\$400	\$374	\$382	\$340	\$347	\$317	\$323	\$274	\$279
40	\$454	\$455	\$419	\$419	\$401	\$401	\$383	\$384	\$348	\$348	\$324	\$324	\$280	\$280
41	\$465	\$466	\$429	\$429	\$410	\$411	\$392	\$393	\$356	\$356	\$332	\$332	\$287	\$287
42	\$476	\$476	\$439	\$439	\$420	\$420	\$402	\$402	\$365	\$365	\$340	\$340	\$294	\$294
43	\$487	\$488	\$449	\$450	\$430	\$430	\$411	\$411	\$373	\$373	\$347	\$348	\$300	\$301
44	\$494	\$495	\$456	\$457	\$436	\$437	\$417	\$418	\$379	\$379	\$353	\$354	\$305	\$306
45	\$500	\$500	\$461	\$461	\$441	\$442	\$422	\$422	\$383	\$383	\$357	\$357	\$308	\$309
46	\$508	\$507	\$468	\$468	\$448	\$448	\$428	\$428	\$389	\$388	\$362	\$362	\$313	\$313
47	\$515	\$515	\$475	\$475	\$454	\$455	\$434	\$435	\$394	\$395	\$367	\$368	\$317	\$318
48	\$522	\$523	\$481	\$482	\$461	\$461	\$441	\$441	\$400	\$400	\$373	\$373	\$322	\$322
49	\$546	\$546	\$504	\$503	\$482	\$482	\$461	\$460	\$418	\$418	\$390	\$389	\$337	\$336
50	\$570	\$569	\$525	\$525	\$503	\$502	\$481	\$480	\$436	\$436	\$407	\$406	\$351	\$351
51	\$594	\$595	\$548	\$549	\$524	\$525	\$501	\$502	\$455	\$456	\$424	\$425	\$366	\$367
52	\$622	\$622	\$574	\$574	\$549	\$549	\$525	\$525	\$476	\$477	\$444	\$444	\$384	\$384
53	\$649	\$650	\$599	\$599	\$573	\$574	\$548	\$549	\$497	\$498	\$464	\$464	\$401	\$401
54	\$677	\$677	\$624	\$625	\$597	\$598	\$571	\$572	\$518	\$519	\$483	\$483	\$417	\$418
55	\$708	\$708	\$652	\$653	\$625	\$625	\$597	\$597	\$542	\$542	\$505	\$505	\$436	\$437
56	\$738	\$738	\$680	\$680	\$651	\$651	\$623	\$622	\$565	\$565	\$527	\$526	\$455	\$455
57	\$769	\$771	\$709	\$711	\$679	\$680	\$649	\$650	\$589	\$590	\$549	\$550	\$474	\$475
58	\$802	\$803	\$739	\$740	\$708	\$708	\$677	\$677	\$614	\$615	\$572	\$573	\$494	\$495
59	\$823	\$824	\$759	\$760	\$726	\$727	\$695	\$695	\$630	\$631	\$588	\$588	\$508	\$508
60	\$845	\$846	\$779	\$780	\$746	\$747	\$713	\$714	\$647	\$648	\$603	\$604	\$521	\$522
61	\$868	\$870	\$800	\$802	\$766	\$768	\$733	\$734	\$665	\$666	\$620	\$621	\$536	\$537
62	\$891	\$894	\$822	\$824	\$787	\$789	\$752	\$754	\$683	\$685	\$636	\$638	\$550	\$551
63	\$915	\$918	\$843	\$847	\$807	\$811	\$772	\$775	\$700	\$703	\$653	\$656	\$564	\$567
64	\$941	\$942	\$868	\$868	\$831	\$831	\$794	\$795	\$721	\$721	\$672	\$672	\$580	\$581
65+	\$941	\$942	\$868	\$868	\$831	\$831	\$794	\$795	\$721	\$721	\$672	\$672	\$580	\$581

[IND CDHP HSA 09 01 10]-RAT

[IND CDHP HIA 09 01 10]-RAT

[IND CDHP HIA Plus 09 01 10]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 09/01/10

Individual PPO Lumenos® [Health Savings Account] [HSA-Compatible] 2500/100 (2+ Members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$353	\$353	\$325	\$325	\$311	\$311	\$298	\$298	\$270	\$270	\$252	\$252	\$217	\$217
1	\$287	\$287	\$264	\$264	\$253	\$253	\$242	\$242	\$220	\$220	\$205	\$205	\$177	\$177
2	\$176	\$176	\$163	\$163	\$156	\$156	\$149	\$149	\$135	\$135	\$126	\$126	\$109	\$109
3	\$176	\$176	\$162	\$162	\$155	\$155	\$148	\$148	\$134	\$135	\$125	\$125	\$108	\$108
4	\$174	\$173	\$160	\$159	\$153	\$152	\$146	\$146	\$133	\$132	\$124	\$123	\$107	\$106
5	\$163	\$162	\$150	\$150	\$143	\$143	\$137	\$137	\$124	\$124	\$116	\$116	\$100	\$100
6	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
7	\$144	\$144	\$133	\$133	\$127	\$127	\$122	\$121	\$110	\$110	\$103	\$103	\$89	\$89
8	\$139	\$139	\$128	\$128	\$123	\$123	\$117	\$117	\$107	\$106	\$99	\$99	\$86	\$86
9	\$140	\$140	\$129	\$129	\$123	\$123	\$118	\$118	\$107	\$107	\$100	\$99	\$86	\$86
10	\$141	\$141	\$130	\$130	\$124	\$124	\$119	\$119	\$108	\$108	\$101	\$101	\$87	\$87
11	\$150	\$150	\$138	\$138	\$132	\$132	\$127	\$127	\$115	\$115	\$107	\$107	\$92	\$92
12	\$167	\$167	\$154	\$154	\$147	\$147	\$141	\$141	\$128	\$127	\$119	\$119	\$103	\$103
13	\$181	\$181	\$167	\$167	\$160	\$160	\$153	\$153	\$138	\$139	\$129	\$129	\$111	\$112
14	\$194	\$194	\$179	\$178	\$171	\$171	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
15	\$207	\$207	\$191	\$191	\$183	\$183	\$175	\$175	\$158	\$158	\$148	\$148	\$128	\$128
16	\$216	\$216	\$199	\$199	\$191	\$191	\$182	\$182	\$165	\$165	\$154	\$154	\$133	\$133
17	\$220	\$220	\$203	\$203	\$194	\$195	\$186	\$186	\$169	\$169	\$157	\$157	\$136	\$136
18	\$218	\$218	\$201	\$201	\$193	\$192	\$184	\$184	\$167	\$167	\$156	\$156	\$135	\$134
19	\$219	\$219	\$202	\$202	\$194	\$193	\$185	\$185	\$168	\$168	\$156	\$156	\$135	\$135
20	\$225	\$225	\$208	\$207	\$199	\$198	\$190	\$190	\$172	\$172	\$161	\$160	\$139	\$139
21	\$232	\$232	\$213	\$214	\$204	\$205	\$195	\$196	\$177	\$178	\$165	\$166	\$143	\$143
22	\$240	\$239	\$221	\$221	\$212	\$211	\$202	\$202	\$183	\$183	\$171	\$171	\$148	\$148
23	\$244	\$245	\$225	\$226	\$216	\$216	\$206	\$206	\$187	\$187	\$174	\$175	\$151	\$151
24	\$255	\$253	\$235	\$233	\$225	\$223	\$215	\$213	\$195	\$194	\$182	\$180	\$157	\$156
25	\$260	\$261	\$240	\$240	\$229	\$230	\$219	\$220	\$199	\$200	\$185	\$186	\$160	\$161
26	\$272	\$272	\$251	\$251	\$240	\$240	\$230	\$229	\$208	\$208	\$194	\$194	\$168	\$168
27	\$281	\$349	\$259	\$322	\$248	\$308	\$237	\$295	\$215	\$268	\$201	\$249	\$173	\$215
28	\$291	\$360	\$268	\$332	\$257	\$317	\$245	\$303	\$223	\$275	\$207	\$257	\$179	\$222
29	\$301	\$374	\$278	\$345	\$266	\$330	\$254	\$315	\$231	\$286	\$215	\$267	\$186	\$230
30	\$310	\$388	\$286	\$358	\$274	\$342	\$262	\$327	\$238	\$297	\$221	\$277	\$191	\$239
31	\$322	\$401	\$297	\$369	\$284	\$354	\$272	\$338	\$247	\$307	\$230	\$286	\$199	\$247
32	\$337	\$418	\$310	\$385	\$297	\$368	\$284	\$352	\$258	\$320	\$240	\$298	\$208	\$257
33	\$347	\$433	\$320	\$399	\$307	\$382	\$293	\$365	\$266	\$331	\$248	\$309	\$214	\$267
34	\$358	\$444	\$330	\$410	\$315	\$392	\$302	\$375	\$274	\$340	\$255	\$317	\$220	\$274
35	\$366	\$455	\$337	\$419	\$323	\$402	\$309	\$384	\$280	\$348	\$261	\$325	\$225	\$281
36	\$375	\$466	\$345	\$430	\$331	\$412	\$316	\$394	\$287	\$357	\$267	\$333	\$231	\$288
37	\$385	\$478	\$355	\$441	\$340	\$422	\$325	\$404	\$295	\$366	\$275	\$341	\$238	\$295
38	\$394	\$490	\$364	\$451	\$348	\$432	\$333	\$413	\$302	\$375	\$281	\$349	\$243	\$302
39	\$393	\$394	\$362	\$363	\$347	\$348	\$331	\$333	\$301	\$302	\$280	\$281	\$242	\$243
40	\$395	\$393	\$364	\$362	\$348	\$347	\$333	\$331	\$302	\$301	\$282	\$280	\$243	\$242
41	\$394	\$393	\$363	\$363	\$347	\$347	\$332	\$332	\$301	\$301	\$281	\$281	\$243	\$243
42	\$393	\$393	\$362	\$362	\$347	\$346	\$331	\$331	\$301	\$301	\$280	\$280	\$242	\$242
43	\$393	\$394	\$363	\$363	\$347	\$347	\$332	\$332	\$301	\$301	\$281	\$281	\$242	\$243
44	\$395	\$393	\$364	\$362	\$348	\$347	\$333	\$332	\$302	\$301	\$282	\$280	\$243	\$242
45	\$394	\$394	\$363	\$363	\$348	\$347	\$332	\$332	\$302	\$301	\$281	\$281	\$243	\$243
46	\$394	\$394	\$363	\$363	\$347	\$347	\$332	\$332	\$301	\$301	\$281	\$281	\$243	\$243
47	\$394	\$393	\$363	\$362	\$347	\$347	\$332	\$332	\$301	\$301	\$281	\$281	\$243	\$242
48	\$395	\$395	\$364	\$364	\$349	\$348	\$334	\$333	\$303	\$302	\$282	\$282	\$244	\$243
49	\$412	\$512	\$380	\$472	\$364	\$452	\$348	\$432	\$316	\$392	\$294	\$365	\$254	\$316
50	\$428	\$444	\$395	\$409	\$378	\$392	\$361	\$375	\$328	\$340	\$305	\$317	\$264	\$274
51	\$447	\$446	\$412	\$411	\$394	\$394	\$377	\$376	\$342	\$342	\$319	\$318	\$276	\$275
52	\$466	\$465	\$429	\$429	\$411	\$410	\$393	\$392	\$356	\$356	\$332	\$332	\$287	\$287
53	\$485	\$485	\$447	\$447	\$428	\$428	\$409	\$409	\$371	\$371	\$346	\$346	\$299	\$299
54	\$505	\$504	\$465	\$465	\$445	\$445	\$426	\$426	\$387	\$386	\$360	\$360	\$311	\$311
55	\$528	\$527	\$486	\$486	\$466	\$465	\$445	\$445	\$404	\$404	\$376	\$376	\$325	\$325
56	\$548	\$548	\$506	\$505	\$484	\$484	\$463	\$463	\$420	\$420	\$391	\$391	\$338	\$338
57	\$572	\$572	\$527	\$527	\$505	\$504	\$483	\$482	\$438	\$438	\$408	\$408	\$353	\$352
58	\$597	\$597	\$550	\$550	\$527	\$527	\$504	\$504	\$457	\$457	\$426	\$426	\$368	\$368
59	\$613	\$613	\$565	\$565	\$541	\$541	\$517	\$517	\$469	\$469	\$437	\$437	\$378	\$378
60	\$630	\$629	\$581	\$580	\$556	\$555	\$531	\$531	\$482	\$482	\$449	\$449	\$388	\$388
61	\$646	\$647	\$596	\$596	\$570	\$571	\$545	\$546	\$495	\$495	\$461	\$462	\$398	\$399
62	\$663	\$664	\$611	\$612	\$585	\$586	\$559	\$560	\$507	\$508	\$473	\$474	\$409	\$409
63	\$680	\$680	\$627	\$627	\$600	\$600	\$574	\$574	\$521	\$521	\$486	\$485	\$420	\$419
64	\$701	\$698	\$646	\$644	\$619	\$616	\$592	\$589	\$537	\$535	\$501	\$498	\$432	\$431
65+	\$701	\$698	\$646	\$644	\$619	\$616	\$592	\$589	\$537	\$535	\$501	\$498	\$432	\$431

[IND CDHP HSA 09 01 10]-RAT

[IND CDHP HIA 09 01 10]-RAT

[IND CDHP HIA Plus 09 01 10]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 09/01/10

Individual PPO Lumenos® [Health Savings Account] [HSA-Compatible] 3000/100 (1 Member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$335	\$335	\$309	\$309	\$295	\$295	\$283	\$283	\$256	\$256	\$239	\$239	\$206	\$206
1	\$243	\$243	\$224	\$224	\$214	\$214	\$205	\$205	\$186	\$186	\$173	\$173	\$149	\$149
2	\$177	\$177	\$163	\$163	\$156	\$156	\$149	\$149	\$135	\$135	\$126	\$126	\$109	\$109
3	\$177	\$177	\$163	\$163	\$156	\$156	\$149	\$149	\$135	\$135	\$126	\$126	\$109	\$109
4	\$175	\$176	\$162	\$162	\$155	\$155	\$148	\$148	\$134	\$134	\$125	\$125	\$108	\$108
5	\$170	\$170	\$157	\$157	\$150	\$150	\$143	\$143	\$130	\$130	\$121	\$121	\$105	\$105
6	\$164	\$164	\$151	\$151	\$145	\$145	\$139	\$138	\$126	\$126	\$117	\$117	\$101	\$101
7	\$157	\$157	\$145	\$145	\$139	\$139	\$133	\$133	\$120	\$120	\$112	\$112	\$97	\$97
8	\$155	\$155	\$143	\$143	\$137	\$137	\$131	\$131	\$119	\$119	\$111	\$111	\$95	\$96
9	\$156	\$156	\$144	\$144	\$137	\$137	\$131	\$131	\$119	\$119	\$111	\$111	\$96	\$96
10	\$158	\$158	\$146	\$145	\$139	\$139	\$133	\$133	\$121	\$121	\$113	\$112	\$97	\$97
11	\$163	\$163	\$150	\$150	\$144	\$144	\$137	\$138	\$125	\$125	\$116	\$116	\$100	\$100
12	\$173	\$172	\$159	\$159	\$152	\$152	\$146	\$145	\$132	\$132	\$123	\$123	\$106	\$106
13	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$110	\$110
14	\$188	\$188	\$173	\$174	\$166	\$166	\$159	\$159	\$144	\$144	\$134	\$134	\$116	\$116
15	\$194	\$194	\$179	\$179	\$171	\$171	\$164	\$163	\$149	\$148	\$139	\$138	\$120	\$119
16	\$199	\$199	\$184	\$184	\$176	\$176	\$168	\$168	\$153	\$153	\$142	\$142	\$123	\$123
17	\$203	\$203	\$187	\$187	\$179	\$179	\$171	\$171	\$156	\$155	\$145	\$145	\$125	\$125
18	\$205	\$205	\$189	\$189	\$181	\$181	\$173	\$173	\$157	\$157	\$146	\$146	\$126	\$126
19	\$207	\$207	\$190	\$191	\$182	\$183	\$174	\$175	\$158	\$158	\$147	\$148	\$127	\$128
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21	\$218	\$218	\$201	\$201	\$192	\$192	\$184	\$184	\$167	\$167	\$155	\$155	\$134	\$134
22	\$221	\$221	\$204	\$204	\$195	\$195	\$187	\$187	\$169	\$170	\$158	\$158	\$136	\$136
23	\$227	\$227	\$209	\$209	\$200	\$200	\$191	\$191	\$174	\$174	\$162	\$162	\$140	\$140
24	\$232	\$232	\$214	\$214	\$205	\$204	\$196	\$195	\$178	\$177	\$165	\$165	\$143	\$143
25	\$238	\$237	\$219	\$219	\$210	\$210	\$200	\$200	\$182	\$182	\$170	\$169	\$146	\$146
26	\$246	\$307	\$227	\$283	\$217	\$271	\$208	\$259	\$189	\$235	\$176	\$219	\$152	\$189
27	\$257	\$320	\$237	\$295	\$227	\$282	\$217	\$270	\$197	\$245	\$183	\$228	\$158	\$197
28	\$267	\$333	\$247	\$307	\$236	\$294	\$226	\$281	\$205	\$255	\$191	\$238	\$165	\$205
29	\$277	\$345	\$255	\$318	\$244	\$304	\$233	\$291	\$212	\$264	\$197	\$246	\$171	\$212
30	\$289	\$360	\$267	\$331	\$255	\$317	\$244	\$303	\$221	\$275	\$206	\$257	\$178	\$222
31	\$300	\$374	\$277	\$345	\$265	\$330	\$253	\$316	\$230	\$286	\$214	\$267	\$185	\$231
32	\$313	\$390	\$289	\$360	\$276	\$344	\$264	\$329	\$240	\$299	\$223	\$278	\$193	\$241
33	\$326	\$405	\$300	\$374	\$287	\$358	\$275	\$342	\$249	\$310	\$232	\$289	\$201	\$250
34	\$335	\$417	\$309	\$384	\$295	\$368	\$283	\$352	\$256	\$319	\$239	\$298	\$206	\$257
35	\$346	\$430	\$319	\$397	\$305	\$380	\$292	\$363	\$265	\$330	\$247	\$307	\$213	\$265
36	\$356	\$444	\$329	\$409	\$315	\$392	\$301	\$375	\$273	\$340	\$254	\$317	\$220	\$274
37	\$367	\$457	\$338	\$421	\$324	\$403	\$310	\$386	\$281	\$350	\$262	\$326	\$226	\$282
38	\$378	\$471	\$348	\$434	\$333	\$415	\$319	\$397	\$289	\$360	\$270	\$336	\$233	\$290
39	\$389	\$484	\$358	\$447	\$343	\$428	\$328	\$409	\$298	\$371	\$277	\$346	\$240	\$299
40	\$402	\$412	\$371	\$380	\$355	\$363	\$339	\$347	\$308	\$315	\$287	\$294	\$248	\$254
41	\$413	\$413	\$381	\$381	\$364	\$365	\$349	\$349	\$316	\$317	\$295	\$295	\$255	\$255
42	\$426	\$426	\$392	\$392	\$376	\$376	\$359	\$359	\$326	\$326	\$304	\$304	\$262	\$262
43	\$436	\$437	\$402	\$403	\$385	\$386	\$368	\$369	\$334	\$335	\$311	\$312	\$269	\$269
44	\$443	\$444	\$409	\$410	\$391	\$392	\$374	\$375	\$340	\$340	\$316	\$317	\$273	\$274
45	\$451	\$451	\$415	\$416	\$398	\$398	\$380	\$381	\$345	\$346	\$322	\$322	\$278	\$278
46	\$458	\$458	\$423	\$422	\$405	\$404	\$387	\$387	\$351	\$351	\$327	\$327	\$283	\$283
47	\$465	\$466	\$429	\$429	\$411	\$411	\$393	\$393	\$356	\$357	\$332	\$332	\$287	\$287
48	\$473	\$474	\$436	\$437	\$417	\$418	\$399	\$400	\$362	\$363	\$338	\$338	\$292	\$292
49	\$496	\$495	\$457	\$457	\$437	\$437	\$418	\$418	\$380	\$379	\$354	\$353	\$306	\$305
50	\$519	\$519	\$478	\$478	\$458	\$458	\$438	\$438	\$397	\$397	\$370	\$370	\$320	\$320
51	\$543	\$544	\$501	\$501	\$479	\$480	\$458	\$459	\$416	\$416	\$387	\$388	\$335	\$335
52	\$570	\$570	\$525	\$525	\$503	\$503	\$481	\$481	\$436	\$436	\$407	\$407	\$351	\$351
53	\$597	\$598	\$550	\$551	\$527	\$527	\$504	\$504	\$457	\$458	\$426	\$427	\$368	\$369
54	\$624	\$624	\$575	\$575	\$550	\$551	\$526	\$527	\$478	\$478	\$445	\$446	\$385	\$385
55	\$653	\$653	\$602	\$602	\$576	\$576	\$551	\$551	\$500	\$500	\$466	\$466	\$403	\$403
56	\$685	\$684	\$631	\$631	\$604	\$604	\$578	\$578	\$524	\$524	\$489	\$489	\$422	\$422
57	\$715	\$716	\$659	\$660	\$631	\$632	\$603	\$604	\$547	\$549	\$510	\$511	\$441	\$442
58	\$747	\$748	\$689	\$690	\$659	\$660	\$631	\$631	\$572	\$573	\$533	\$534	\$461	\$461
59	\$769	\$769	\$709	\$709	\$678	\$679	\$649	\$649	\$589	\$589	\$549	\$549	\$474	\$475
60	\$791	\$791	\$729	\$729	\$698	\$698	\$667	\$668	\$606	\$606	\$564	\$565	\$488	\$488
61	\$814	\$815	\$750	\$752	\$718	\$720	\$687	\$688	\$623	\$624	\$581	\$582	\$502	\$503
62	\$837	\$839	\$772	\$774	\$739	\$741	\$706	\$708	\$641	\$643	\$597	\$599	\$516	\$518
63	\$861	\$864	\$794	\$797	\$760	\$763	\$726	\$729	\$659	\$662	\$614	\$617	\$531	\$533
64	\$888	\$889	\$819	\$819	\$784	\$784	\$749	\$750	\$680	\$681	\$634	\$634	\$548	\$548
65+	\$888	\$889	\$819	\$819	\$784	\$784	\$749	\$750	\$680	\$681	\$634	\$634	\$548	\$548

[IND CDHP HSA 09 01 10]-RAT

[IND CDHP HIA 09 01 10]-RAT

[IND CDHP HIA Plus 09 01 10]-RAT



**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 09/01/10

Individual PPO Lumenos® [Health Savings Account] [HSA-Compatible] 3000/100 (2+ Members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$296	\$296	\$273	\$273	\$261	\$261	\$250	\$250	\$227	\$227	\$211	\$211	\$183	\$183
1	\$231	\$231	\$213	\$213	\$204	\$204	\$195	\$195	\$177	\$177	\$165	\$165	\$142	\$142
2	\$157	\$157	\$145	\$145	\$138	\$138	\$132	\$132	\$120	\$120	\$112	\$112	\$97	\$97
3	\$155	\$155	\$143	\$143	\$137	\$137	\$131	\$131	\$119	\$119	\$110	\$111	\$95	\$96
4	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
5	\$146	\$146	\$135	\$135	\$129	\$129	\$123	\$123	\$112	\$112	\$104	\$104	\$90	\$90
6	\$141	\$140	\$130	\$129	\$124	\$124	\$119	\$118	\$108	\$107	\$100	\$100	\$87	\$86
7	\$133	\$133	\$123	\$123	\$118	\$117	\$113	\$112	\$102	\$102	\$95	\$95	\$82	\$82
8	\$130	\$130	\$120	\$119	\$115	\$114	\$109	\$109	\$99	\$99	\$93	\$92	\$80	\$80
9	\$130	\$130	\$120	\$120	\$115	\$115	\$110	\$110	\$100	\$100	\$93	\$93	\$80	\$80
10	\$132	\$132	\$121	\$121	\$116	\$116	\$111	\$111	\$101	\$101	\$94	\$94	\$81	\$81
11	\$140	\$139	\$129	\$128	\$123	\$123	\$118	\$118	\$107	\$107	\$99	\$99	\$86	\$86
12	\$149	\$148	\$137	\$137	\$131	\$131	\$125	\$125	\$114	\$113	\$106	\$106	\$91	\$91
13	\$160	\$160	\$147	\$147	\$141	\$141	\$135	\$135	\$122	\$122	\$114	\$114	\$98	\$98
14	\$169	\$169	\$156	\$155	\$149	\$149	\$142	\$142	\$129	\$129	\$120	\$120	\$104	\$104
15	\$176	\$176	\$163	\$163	\$156	\$156	\$149	\$149	\$135	\$135	\$126	\$126	\$109	\$109
16	\$181	\$181	\$167	\$167	\$160	\$160	\$153	\$153	\$139	\$139	\$129	\$129	\$111	\$112
17	\$186	\$186	\$171	\$171	\$164	\$164	\$157	\$157	\$142	\$142	\$133	\$133	\$115	\$115
18	\$184	\$183	\$169	\$169	\$162	\$162	\$155	\$155	\$141	\$140	\$131	\$131	\$113	\$113
19	\$184	\$184	\$170	\$170	\$163	\$162	\$156	\$155	\$141	\$141	\$132	\$131	\$114	\$113
20	\$189	\$188	\$174	\$174	\$166	\$166	\$159	\$159	\$144	\$144	\$135	\$134	\$116	\$116
21	\$193	\$194	\$178	\$178	\$170	\$171	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
22	\$198	\$197	\$182	\$182	\$174	\$174	\$167	\$166	\$151	\$151	\$141	\$141	\$122	\$122
23	\$201	\$201	\$185	\$185	\$177	\$177	\$169	\$169	\$154	\$154	\$143	\$143	\$124	\$124
24	\$209	\$207	\$193	\$191	\$184	\$183	\$176	\$175	\$160	\$159	\$149	\$148	\$129	\$128
25	\$212	\$213	\$196	\$196	\$187	\$188	\$179	\$179	\$162	\$163	\$151	\$152	\$131	\$131
26	\$221	\$275	\$204	\$253	\$195	\$243	\$186	\$232	\$169	\$210	\$158	\$196	\$136	\$169
27	\$230	\$286	\$212	\$263	\$203	\$252	\$194	\$241	\$176	\$219	\$164	\$204	\$142	\$176
28	\$240	\$297	\$221	\$274	\$212	\$262	\$202	\$250	\$184	\$227	\$171	\$212	\$148	\$183
29	\$250	\$310	\$230	\$286	\$221	\$274	\$211	\$262	\$191	\$238	\$178	\$221	\$154	\$191
30	\$258	\$322	\$238	\$297	\$227	\$284	\$217	\$272	\$197	\$247	\$184	\$230	\$159	\$199
31	\$270	\$335	\$248	\$309	\$238	\$296	\$227	\$283	\$206	\$257	\$192	\$239	\$166	\$207
32	\$281	\$349	\$259	\$322	\$248	\$308	\$237	\$294	\$215	\$267	\$201	\$249	\$173	\$215
33	\$290	\$362	\$268	\$333	\$256	\$319	\$245	\$305	\$222	\$277	\$207	\$258	\$179	\$223
34	\$301	\$374	\$277	\$344	\$265	\$330	\$254	\$315	\$230	\$286	\$215	\$267	\$185	\$230
35	\$309	\$384	\$285	\$354	\$272	\$339	\$261	\$324	\$236	\$294	\$220	\$274	\$190	\$237
36	\$320	\$398	\$295	\$367	\$282	\$351	\$270	\$336	\$245	\$305	\$228	\$284	\$197	\$245
37	\$330	\$410	\$304	\$378	\$291	\$362	\$278	\$346	\$253	\$314	\$236	\$292	\$203	\$253
38	\$339	\$421	\$313	\$388	\$299	\$372	\$286	\$355	\$260	\$323	\$242	\$301	\$209	\$260
39	\$338	\$422	\$312	\$389	\$298	\$373	\$285	\$356	\$259	\$323	\$241	\$301	\$208	\$260
40	\$339	\$421	\$313	\$388	\$300	\$371	\$286	\$355	\$260	\$322	\$242	\$300	\$209	\$259
41	\$339	\$421	\$312	\$388	\$299	\$372	\$286	\$355	\$259	\$323	\$242	\$301	\$209	\$260
42	\$338	\$338	\$311	\$311	\$298	\$298	\$285	\$285	\$259	\$259	\$241	\$241	\$208	\$208
43	\$339	\$339	\$313	\$313	\$299	\$299	\$286	\$286	\$260	\$260	\$242	\$242	\$209	\$209
44	\$342	\$342	\$315	\$315	\$301	\$302	\$288	\$288	\$261	\$262	\$244	\$244	\$211	\$211
45	\$345	\$343	\$318	\$317	\$304	\$303	\$291	\$290	\$264	\$263	\$246	\$245	\$213	\$212
46	\$348	\$348	\$321	\$320	\$307	\$307	\$293	\$293	\$266	\$266	\$248	\$248	\$214	\$214
47	\$349	\$349	\$322	\$322	\$308	\$308	\$295	\$295	\$268	\$268	\$249	\$249	\$215	\$215
48	\$354	\$353	\$326	\$326	\$312	\$312	\$299	\$298	\$271	\$271	\$252	\$252	\$218	\$218
49	\$370	\$459	\$341	\$424	\$326	\$405	\$312	\$388	\$283	\$352	\$264	\$328	\$228	\$283
50	\$388	\$404	\$357	\$373	\$342	\$357	\$327	\$341	\$297	\$309	\$277	\$288	\$239	\$249
51	\$407	\$406	\$375	\$374	\$359	\$358	\$343	\$342	\$311	\$311	\$290	\$290	\$251	\$250
52	\$427	\$427	\$394	\$393	\$377	\$376	\$360	\$360	\$327	\$327	\$305	\$304	\$263	\$263
53	\$446	\$446	\$412	\$411	\$394	\$394	\$377	\$377	\$342	\$342	\$319	\$319	\$275	\$275
54	\$466	\$466	\$430	\$429	\$411	\$411	\$393	\$393	\$357	\$357	\$333	\$332	\$287	\$287
55	\$489	\$488	\$451	\$450	\$431	\$431	\$412	\$412	\$374	\$374	\$349	\$348	\$301	\$301
56	\$510	\$510	\$471	\$470	\$450	\$450	\$431	\$430	\$391	\$391	\$364	\$364	\$315	\$315
57	\$534	\$533	\$492	\$491	\$471	\$470	\$450	\$450	\$409	\$408	\$381	\$380	\$329	\$329
58	\$558	\$558	\$515	\$515	\$493	\$493	\$471	\$471	\$428	\$428	\$399	\$399	\$344	\$344
59	\$575	\$574	\$530	\$530	\$507	\$507	\$485	\$485	\$440	\$440	\$410	\$410	\$354	\$354
60	\$592	\$591	\$546	\$545	\$522	\$522	\$499	\$499	\$453	\$453	\$422	\$422	\$365	\$365
61	\$608	\$609	\$561	\$561	\$537	\$537	\$513	\$514	\$466	\$466	\$434	\$434	\$375	\$375
62	\$624	\$625	\$576	\$576	\$551	\$552	\$527	\$528	\$478	\$479	\$446	\$446	\$385	\$386
63	\$642	\$642	\$592	\$592	\$566	\$566	\$542	\$541	\$492	\$491	\$458	\$458	\$396	\$396
64	\$663	\$660	\$611	\$608	\$585	\$582	\$559	\$557	\$507	\$505	\$473	\$471	\$409	\$407
65+	\$663	\$660	\$611	\$608	\$585	\$582	\$559	\$557	\$507	\$505	\$473	\$471	\$409	\$407

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[IND CDHP HIA 09 01 10]-RAT

[IND CDHP HIA Plus 09 01 10]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 09/01/10

Individual PPO Lumenos® [Health Savings Account] [HSA-Compatible] 5000/100 (1 Member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$240	\$240	\$221	\$221	\$212	\$212	\$202	\$202	\$184	\$184	\$171	\$171	\$148	\$148
1	\$146	\$146	\$135	\$135	\$129	\$129	\$123	\$123	\$112	\$112	\$104	\$104	\$90	\$90
2	\$110	\$110	\$101	\$101	\$97	\$97	\$92	\$92	\$84	\$84	\$78	\$78	\$67	\$67
3	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$92	\$84	\$84	\$78	\$78	\$68	\$67
4	\$109	\$110	\$101	\$101	\$97	\$97	\$92	\$93	\$84	\$84	\$78	\$78	\$67	\$68
5	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
6	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$92	\$84	\$84	\$78	\$78	\$68	\$67
7	\$110	\$110	\$101	\$101	\$97	\$97	\$92	\$92	\$84	\$84	\$78	\$78	\$67	\$67
8	\$108	\$108	\$100	\$100	\$95	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$66	\$66
9	\$108	\$108	\$100	\$99	\$95	\$95	\$91	\$91	\$83	\$82	\$77	\$77	\$66	\$66
10	\$108	\$108	\$100	\$100	\$96	\$95	\$91	\$91	\$83	\$83	\$77	\$77	\$67	\$67
11	\$110	\$109	\$101	\$101	\$97	\$97	\$93	\$92	\$84	\$84	\$78	\$78	\$68	\$67
12	\$110	\$110	\$101	\$101	\$97	\$97	\$92	\$92	\$84	\$84	\$78	\$78	\$67	\$67
13	\$110	\$110	\$101	\$101	\$97	\$97	\$93	\$93	\$84	\$84	\$78	\$78	\$68	\$68
14	\$111	\$111	\$103	\$103	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$69	\$68
15	\$111	\$111	\$102	\$102	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$68	\$68
16	\$111	\$111	\$103	\$102	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$69	\$68
17	\$111	\$111	\$103	\$102	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$68	\$68
18	\$112	\$112	\$103	\$103	\$99	\$98	\$94	\$94	\$85	\$85	\$80	\$80	\$69	\$69
19	\$113	\$113	\$104	\$105	\$100	\$100	\$95	\$96	\$86	\$87	\$81	\$81	\$70	\$70
20	\$113	\$141	\$104	\$130	\$100	\$124	\$95	\$119	\$86	\$108	\$80	\$100	\$69	\$87
21	\$113	\$141	\$104	\$130	\$100	\$124	\$95	\$119	\$86	\$108	\$81	\$100	\$70	\$87
22	\$113	\$141	\$105	\$130	\$100	\$125	\$96	\$119	\$87	\$108	\$81	\$101	\$70	\$87
23	\$115	\$114	\$106	\$106	\$101	\$101	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$70
24	\$115	\$114	\$106	\$105	\$101	\$101	\$97	\$97	\$88	\$88	\$82	\$82	\$70	\$70
25	\$115	\$115	\$106	\$106	\$101	\$101	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
26	\$121	\$150	\$111	\$139	\$107	\$133	\$102	\$127	\$92	\$115	\$86	\$107	\$74	\$93
27	\$126	\$157	\$116	\$145	\$111	\$138	\$106	\$132	\$96	\$120	\$90	\$112	\$78	\$97
28	\$130	\$161	\$119	\$149	\$114	\$142	\$109	\$136	\$99	\$124	\$92	\$115	\$80	\$99
29	\$135	\$168	\$124	\$155	\$119	\$148	\$114	\$142	\$103	\$129	\$96	\$120	\$83	\$103
30	\$141	\$175	\$130	\$161	\$124	\$154	\$119	\$148	\$108	\$134	\$100	\$125	\$87	\$108
31	\$148	\$184	\$136	\$170	\$130	\$163	\$125	\$155	\$113	\$141	\$105	\$131	\$91	\$114
32	\$153	\$191	\$141	\$176	\$135	\$168	\$129	\$161	\$117	\$146	\$109	\$136	\$94	\$117
33	\$161	\$200	\$148	\$184	\$142	\$176	\$135	\$169	\$123	\$153	\$114	\$142	\$99	\$123
34	\$166	\$207	\$153	\$191	\$147	\$183	\$140	\$175	\$127	\$158	\$118	\$148	\$102	\$127
35	\$173	\$216	\$160	\$199	\$153	\$190	\$146	\$182	\$133	\$165	\$123	\$154	\$107	\$133
36	\$180	\$224	\$166	\$207	\$159	\$198	\$152	\$189	\$138	\$172	\$128	\$160	\$111	\$138
37	\$187	\$234	\$173	\$215	\$165	\$206	\$158	\$197	\$143	\$179	\$134	\$167	\$115	\$144
38	\$195	\$243	\$179	\$224	\$172	\$214	\$164	\$205	\$149	\$186	\$139	\$173	\$120	\$150
39	\$206	\$214	\$190	\$197	\$182	\$189	\$174	\$181	\$158	\$164	\$147	\$153	\$127	\$132
40	\$215	\$215	\$198	\$198	\$190	\$190	\$181	\$181	\$165	\$165	\$153	\$153	\$132	\$133
41	\$226	\$226	\$208	\$208	\$199	\$199	\$190	\$191	\$173	\$173	\$161	\$161	\$139	\$139
42	\$239	\$239	\$220	\$220	\$211	\$211	\$201	\$201	\$183	\$183	\$170	\$170	\$147	\$147
43	\$249	\$250	\$230	\$230	\$220	\$220	\$210	\$211	\$191	\$191	\$178	\$178	\$154	\$154
44	\$260	\$261	\$240	\$240	\$229	\$230	\$219	\$220	\$199	\$199	\$186	\$186	\$160	\$161
45	\$273	\$273	\$251	\$252	\$241	\$241	\$230	\$230	\$209	\$209	\$195	\$195	\$168	\$168
46	\$284	\$284	\$262	\$262	\$251	\$251	\$240	\$240	\$218	\$217	\$203	\$203	\$175	\$175
47	\$297	\$297	\$273	\$274	\$262	\$262	\$250	\$251	\$227	\$227	\$212	\$212	\$183	\$183
48	\$311	\$311	\$287	\$287	\$274	\$275	\$262	\$263	\$238	\$238	\$222	\$222	\$192	\$192
49	\$330	\$329	\$304	\$304	\$291	\$291	\$278	\$278	\$252	\$252	\$235	\$235	\$203	\$203
50	\$348	\$348	\$321	\$320	\$307	\$307	\$293	\$293	\$266	\$266	\$248	\$248	\$214	\$214
51	\$369	\$369	\$340	\$341	\$325	\$326	\$311	\$312	\$282	\$283	\$263	\$264	\$227	\$228
52	\$392	\$392	\$361	\$361	\$346	\$346	\$331	\$331	\$300	\$300	\$280	\$280	\$242	\$242
53	\$414	\$414	\$381	\$382	\$365	\$365	\$349	\$349	\$317	\$317	\$295	\$295	\$255	\$255
54	\$437	\$437	\$403	\$403	\$386	\$386	\$369	\$369	\$335	\$335	\$312	\$312	\$270	\$270
55	\$462	\$462	\$426	\$426	\$408	\$408	\$390	\$390	\$354	\$354	\$330	\$330	\$285	\$285
56	\$488	\$488	\$450	\$450	\$431	\$431	\$412	\$412	\$374	\$374	\$348	\$348	\$301	\$301
57	\$515	\$516	\$474	\$476	\$454	\$455	\$434	\$435	\$394	\$395	\$367	\$368	\$317	\$318
58	\$543	\$544	\$501	\$501	\$479	\$480	\$458	\$459	\$416	\$416	\$388	\$388	\$335	\$335
59	\$561	\$562	\$518	\$518	\$495	\$496	\$474	\$474	\$430	\$430	\$401	\$401	\$346	\$347
60	\$580	\$580	\$535	\$535	\$512	\$512	\$489	\$490	\$444	\$444	\$414	\$414	\$358	\$358
61	\$600	\$601	\$553	\$554	\$529	\$530	\$506	\$507	\$459	\$460	\$428	\$429	\$370	\$370
62	\$619	\$621	\$571	\$572	\$546	\$548	\$522	\$524	\$474	\$476	\$442	\$443	\$382	\$383
63	\$641	\$643	\$591	\$593	\$565	\$568	\$541	\$543	\$491	\$493	\$457	\$459	\$395	\$397
64	\$662	\$663	\$611	\$611	\$584	\$585	\$559	\$559	\$507	\$508	\$473	\$473	\$408	\$409
65+	\$662	\$663	\$611	\$611	\$584	\$585	\$559	\$559	\$507	\$508	\$473	\$473	\$408	\$409

[IND CDHP HSA 09 01 10]-RAT

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**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 09/01/10

Individual PPO Lumenos® [Health Savings Account] [HSA-Compatible] 5000/100 (2+ Members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$200	\$200	\$184	\$184	\$176	\$176	\$168	\$168	\$153	\$153	\$142	\$142	\$123	\$123
1	\$122	\$122	\$113	\$113	\$108	\$108	\$103	\$103	\$93	\$93	\$87	\$87	\$75	\$75
2	\$91	\$91	\$84	\$84	\$80	\$80	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
3	\$91	\$92	\$84	\$84	\$81	\$81	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
4	\$92	\$91	\$84	\$84	\$81	\$80	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
5	\$92	\$91	\$84	\$84	\$81	\$81	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
6	\$90	\$89	\$83	\$82	\$79	\$79	\$76	\$75	\$69	\$68	\$64	\$64	\$55	\$55
7	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
8	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
9	\$90	\$90	\$83	\$83	\$79	\$79	\$75	\$76	\$68	\$68	\$64	\$64	\$55	\$55
10	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$75	\$69	\$68	\$64	\$64	\$55	\$55
11	\$90	\$90	\$83	\$83	\$79	\$79	\$76	\$76	\$69	\$69	\$64	\$64	\$55	\$55
12	\$91	\$91	\$84	\$84	\$81	\$81	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$56
13	\$92	\$92	\$85	\$85	\$81	\$81	\$77	\$77	\$70	\$70	\$65	\$65	\$56	\$57
14	\$93	\$93	\$86	\$86	\$82	\$82	\$79	\$79	\$71	\$71	\$66	\$66	\$57	\$57
15	\$93	\$93	\$86	\$86	\$82	\$82	\$79	\$79	\$71	\$71	\$66	\$66	\$57	\$57
16	\$93	\$93	\$86	\$86	\$82	\$82	\$79	\$78	\$71	\$71	\$66	\$66	\$57	\$57
17	\$93	\$93	\$86	\$86	\$82	\$82	\$79	\$79	\$71	\$71	\$66	\$66	\$57	\$57
18	\$93	\$93	\$86	\$86	\$82	\$82	\$79	\$78	\$71	\$71	\$66	\$66	\$57	\$57
19	\$94	\$93	\$86	\$86	\$82	\$82	\$79	\$79	\$72	\$71	\$67	\$67	\$58	\$57
20	\$95	\$118	\$87	\$109	\$83	\$104	\$80	\$99	\$72	\$90	\$67	\$84	\$58	\$73
21	\$95	\$118	\$87	\$109	\$84	\$104	\$80	\$99	\$72	\$90	\$67	\$84	\$58	\$72
22	\$94	\$118	\$87	\$109	\$83	\$104	\$80	\$99	\$72	\$90	\$67	\$84	\$58	\$72
23	\$95	\$95	\$87	\$87	\$84	\$84	\$80	\$80	\$73	\$73	\$68	\$68	\$58	\$58
24	\$95	\$95	\$87	\$88	\$84	\$84	\$80	\$80	\$73	\$73	\$68	\$68	\$58	\$58
25	\$95	\$95	\$88	\$88	\$84	\$84	\$80	\$80	\$73	\$73	\$68	\$68	\$59	\$59
26	\$102	\$101	\$94	\$94	\$90	\$89	\$86	\$86	\$78	\$78	\$72	\$72	\$62	\$62
27	\$105	\$131	\$97	\$120	\$93	\$115	\$89	\$110	\$80	\$100	\$75	\$93	\$65	\$80
28	\$109	\$135	\$101	\$125	\$96	\$119	\$92	\$114	\$83	\$103	\$78	\$96	\$67	\$83
29	\$114	\$142	\$105	\$130	\$101	\$125	\$96	\$119	\$87	\$108	\$81	\$101	\$70	\$87
30	\$117	\$147	\$108	\$135	\$104	\$130	\$99	\$124	\$90	\$112	\$84	\$105	\$72	\$90
31	\$123	\$153	\$114	\$141	\$109	\$135	\$104	\$129	\$94	\$117	\$88	\$109	\$76	\$94
32	\$129	\$160	\$119	\$148	\$114	\$141	\$109	\$135	\$99	\$122	\$92	\$114	\$79	\$99
33	\$134	\$167	\$123	\$154	\$118	\$147	\$113	\$140	\$102	\$127	\$95	\$119	\$82	\$103
34	\$140	\$174	\$129	\$160	\$123	\$154	\$118	\$147	\$107	\$133	\$100	\$124	\$86	\$107
35	\$145	\$180	\$133	\$166	\$128	\$159	\$122	\$152	\$111	\$138	\$103	\$128	\$89	\$111
36	\$150	\$187	\$138	\$172	\$132	\$165	\$127	\$158	\$115	\$143	\$107	\$133	\$92	\$115
37	\$158	\$197	\$146	\$181	\$140	\$174	\$134	\$166	\$121	\$151	\$113	\$140	\$98	\$121
38	\$163	\$202	\$151	\$187	\$144	\$179	\$138	\$171	\$125	\$155	\$117	\$144	\$101	\$125
39	\$167	\$170	\$154	\$157	\$148	\$150	\$141	\$144	\$128	\$130	\$119	\$121	\$103	\$105
40	\$170	\$171	\$157	\$158	\$150	\$151	\$144	\$144	\$130	\$131	\$121	\$122	\$105	\$105
41	\$175	\$174	\$161	\$160	\$154	\$153	\$147	\$147	\$134	\$133	\$125	\$124	\$108	\$107
42	\$178	\$177	\$164	\$164	\$157	\$157	\$150	\$150	\$136	\$136	\$127	\$127	\$109	\$109
43	\$181	\$181	\$167	\$167	\$159	\$159	\$152	\$152	\$138	\$138	\$129	\$129	\$111	\$111
44	\$190	\$190	\$175	\$176	\$168	\$168	\$161	\$161	\$146	\$146	\$136	\$136	\$117	\$117
45	\$198	\$198	\$183	\$182	\$175	\$174	\$167	\$167	\$152	\$151	\$141	\$141	\$122	\$122
46	\$207	\$207	\$191	\$191	\$183	\$183	\$175	\$175	\$159	\$159	\$148	\$148	\$128	\$128
47	\$216	\$216	\$199	\$199	\$191	\$191	\$182	\$182	\$166	\$166	\$154	\$154	\$133	\$133
48	\$225	\$225	\$208	\$207	\$199	\$198	\$190	\$190	\$172	\$172	\$161	\$160	\$139	\$139
49	\$241	\$240	\$222	\$221	\$212	\$212	\$203	\$202	\$184	\$184	\$172	\$171	\$148	\$148
50	\$252	\$253	\$233	\$233	\$223	\$223	\$213	\$213	\$193	\$194	\$180	\$180	\$156	\$156
51	\$269	\$269	\$248	\$248	\$238	\$237	\$227	\$227	\$206	\$206	\$192	\$192	\$166	\$166
52	\$284	\$284	\$262	\$261	\$251	\$250	\$240	\$239	\$217	\$217	\$203	\$202	\$175	\$175
53	\$300	\$300	\$277	\$277	\$265	\$265	\$253	\$253	\$230	\$230	\$214	\$214	\$185	\$185
54	\$320	\$320	\$295	\$295	\$283	\$282	\$270	\$270	\$245	\$245	\$229	\$228	\$197	\$197
55	\$339	\$338	\$312	\$312	\$299	\$299	\$286	\$286	\$259	\$259	\$242	\$242	\$209	\$209
56	\$361	\$360	\$332	\$332	\$318	\$318	\$304	\$304	\$276	\$276	\$257	\$257	\$222	\$222
57	\$382	\$382	\$352	\$352	\$337	\$337	\$323	\$322	\$293	\$292	\$273	\$272	\$236	\$235
58	\$405	\$405	\$374	\$374	\$358	\$358	\$342	\$342	\$310	\$310	\$289	\$289	\$250	\$250
59	\$420	\$420	\$387	\$387	\$370	\$370	\$354	\$354	\$321	\$321	\$300	\$299	\$259	\$259
60	\$437	\$436	\$403	\$402	\$385	\$385	\$368	\$368	\$334	\$334	\$312	\$311	\$269	\$269
61	\$455	\$456	\$419	\$420	\$401	\$402	\$384	\$384	\$348	\$349	\$325	\$325	\$281	\$281
62	\$471	\$472	\$435	\$435	\$416	\$417	\$398	\$398	\$361	\$362	\$336	\$337	\$291	\$291
63	\$489	\$489	\$451	\$451	\$431	\$431	\$413	\$412	\$374	\$374	\$349	\$349	\$301	\$301
64	\$511	\$509	\$471	\$469	\$451	\$449	\$431	\$429	\$391	\$389	\$365	\$363	\$315	\$314
65+	\$511	\$509	\$471	\$469	\$451	\$449	\$431	\$429	\$391	\$389	\$365	\$363	\$315	\$314

[IND CDHP HSA 09 01 10]-RAT

[IND CDHP HIA 09 01 10]-RAT

[IND CDHP HIA Plus 09 01 10]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 09/01/10

Individual PPO Lumenos® Health Incentive Account [HIA] 1500/100 (1 Member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$548	\$548	\$505	\$505	\$483	\$483	\$462	\$462	\$419	\$419	\$391	\$391	\$338	\$338
1	\$371	\$371	\$342	\$342	\$327	\$327	\$313	\$313	\$284	\$284	\$265	\$265	\$229	\$229
2	\$256	\$256	\$236	\$236	\$226	\$226	\$216	\$216	\$196	\$196	\$183	\$183	\$158	\$158
3	\$253	\$253	\$233	\$233	\$223	\$223	\$213	\$213	\$194	\$193	\$180	\$180	\$156	\$156
4	\$250	\$251	\$231	\$231	\$221	\$221	\$211	\$212	\$192	\$192	\$179	\$179	\$154	\$155
5	\$242	\$242	\$223	\$223	\$214	\$214	\$204	\$204	\$185	\$185	\$173	\$173	\$149	\$149
6	\$231	\$231	\$213	\$213	\$204	\$204	\$195	\$195	\$177	\$177	\$165	\$165	\$142	\$142
7	\$222	\$222	\$204	\$204	\$196	\$196	\$187	\$187	\$170	\$170	\$158	\$158	\$137	\$137
8	\$216	\$216	\$199	\$199	\$191	\$191	\$182	\$182	\$165	\$165	\$154	\$154	\$133	\$133
9	\$217	\$217	\$200	\$200	\$191	\$192	\$183	\$183	\$166	\$166	\$155	\$155	\$134	\$134
10	\$219	\$219	\$202	\$202	\$194	\$193	\$185	\$185	\$168	\$168	\$156	\$156	\$135	\$135
11	\$228	\$228	\$210	\$210	\$201	\$201	\$192	\$193	\$175	\$175	\$163	\$163	\$140	\$141
12	\$245	\$244	\$226	\$225	\$216	\$215	\$207	\$206	\$187	\$187	\$175	\$174	\$151	\$150
13	\$259	\$259	\$239	\$239	\$229	\$229	\$219	\$219	\$198	\$199	\$185	\$185	\$160	\$160
14	\$273	\$273	\$252	\$252	\$241	\$241	\$230	\$231	\$209	\$209	\$195	\$195	\$168	\$168
15	\$287	\$286	\$265	\$264	\$253	\$253	\$242	\$242	\$220	\$219	\$205	\$204	\$177	\$176
16	\$295	\$295	\$272	\$272	\$260	\$260	\$249	\$249	\$226	\$226	\$210	\$210	\$182	\$182
17	\$300	\$300	\$276	\$276	\$265	\$264	\$253	\$253	\$230	\$229	\$214	\$214	\$185	\$185
18	\$301	\$301	\$278	\$277	\$266	\$265	\$254	\$254	\$231	\$230	\$215	\$215	\$186	\$185
19	\$309	\$310	\$285	\$286	\$273	\$274	\$261	\$262	\$237	\$237	\$221	\$221	\$191	\$191
20	\$320	\$320	\$295	\$295	\$282	\$282	\$270	\$270	\$245	\$245	\$228	\$228	\$197	\$197
21	\$328	\$328	\$303	\$302	\$290	\$289	\$277	\$277	\$251	\$251	\$234	\$234	\$202	\$202
22	\$338	\$338	\$311	\$311	\$298	\$298	\$285	\$285	\$259	\$259	\$241	\$241	\$208	\$208
23	\$347	\$347	\$320	\$320	\$306	\$306	\$293	\$293	\$265	\$265	\$247	\$247	\$214	\$214
24	\$356	\$356	\$328	\$328	\$314	\$314	\$301	\$300	\$273	\$272	\$254	\$254	\$220	\$219
25	\$366	\$455	\$338	\$419	\$323	\$401	\$309	\$384	\$280	\$348	\$261	\$325	\$226	\$280
26	\$377	\$469	\$348	\$432	\$333	\$413	\$318	\$395	\$289	\$359	\$269	\$334	\$232	\$289
27	\$388	\$481	\$357	\$444	\$342	\$425	\$327	\$406	\$297	\$369	\$277	\$344	\$239	\$297
28	\$398	\$495	\$367	\$456	\$351	\$437	\$336	\$418	\$305	\$379	\$284	\$353	\$245	\$305
29	\$411	\$510	\$379	\$471	\$362	\$451	\$346	\$431	\$314	\$391	\$293	\$364	\$253	\$315
30	\$422	\$523	\$389	\$483	\$372	\$462	\$356	\$442	\$323	\$401	\$301	\$374	\$260	\$323
31	\$435	\$541	\$401	\$499	\$384	\$477	\$367	\$456	\$333	\$414	\$310	\$386	\$268	\$334
32	\$447	\$556	\$412	\$513	\$394	\$491	\$377	\$469	\$342	\$426	\$319	\$397	\$275	\$343
33	\$461	\$573	\$425	\$528	\$407	\$506	\$389	\$484	\$353	\$439	\$329	\$409	\$284	\$354
34	\$470	\$584	\$433	\$539	\$415	\$516	\$397	\$493	\$360	\$448	\$335	\$417	\$290	\$360
35	\$480	\$596	\$442	\$550	\$423	\$526	\$405	\$503	\$367	\$457	\$342	\$426	\$296	\$368
36	\$488	\$607	\$450	\$560	\$431	\$536	\$412	\$512	\$374	\$465	\$349	\$433	\$301	\$375
37	\$499	\$620	\$460	\$572	\$440	\$547	\$421	\$523	\$382	\$475	\$356	\$443	\$308	\$383
38	\$508	\$632	\$468	\$582	\$448	\$558	\$428	\$533	\$389	\$484	\$362	\$451	\$313	\$390
39	\$521	\$649	\$481	\$598	\$460	\$572	\$440	\$547	\$399	\$497	\$372	\$463	\$321	\$400
40	\$535	\$666	\$494	\$614	\$472	\$588	\$452	\$562	\$410	\$510	\$382	\$475	\$330	\$411
41	\$548	\$682	\$505	\$629	\$483	\$602	\$462	\$575	\$419	\$522	\$391	\$487	\$338	\$421
42	\$563	\$700	\$519	\$645	\$497	\$617	\$475	\$590	\$431	\$536	\$402	\$499	\$347	\$432
43	\$577	\$583	\$532	\$538	\$509	\$515	\$487	\$492	\$442	\$447	\$412	\$416	\$356	\$360
44	\$584	\$586	\$539	\$540	\$516	\$517	\$493	\$494	\$447	\$448	\$417	\$418	\$360	\$361
45	\$590	\$591	\$544	\$545	\$521	\$522	\$498	\$499	\$452	\$453	\$421	\$422	\$364	\$364
46	\$598	\$598	\$551	\$551	\$528	\$527	\$505	\$504	\$458	\$458	\$427	\$426	\$369	\$369
47	\$603	\$604	\$556	\$557	\$532	\$533	\$509	\$509	\$462	\$462	\$430	\$431	\$372	\$372
48	\$608	\$609	\$561	\$562	\$537	\$538	\$513	\$514	\$466	\$466	\$434	\$435	\$375	\$376
49	\$638	\$793	\$589	\$731	\$563	\$700	\$539	\$669	\$489	\$607	\$456	\$566	\$394	\$489
50	\$667	\$695	\$615	\$641	\$588	\$614	\$563	\$587	\$511	\$533	\$476	\$496	\$411	\$429
51	\$697	\$698	\$643	\$644	\$615	\$616	\$588	\$589	\$534	\$535	\$498	\$498	\$430	\$431
52	\$731	\$731	\$674	\$674	\$645	\$645	\$617	\$617	\$560	\$560	\$522	\$522	\$451	\$451
53	\$765	\$766	\$705	\$706	\$675	\$676	\$646	\$646	\$586	\$587	\$546	\$547	\$472	\$472
54	\$795	\$795	\$733	\$733	\$701	\$702	\$671	\$671	\$609	\$609	\$567	\$568	\$490	\$490
55	\$827	\$827	\$763	\$763	\$730	\$730	\$698	\$698	\$633	\$634	\$590	\$591	\$510	\$510
56	\$861	\$861	\$794	\$793	\$760	\$760	\$726	\$726	\$659	\$659	\$614	\$614	\$531	\$531
57	\$894	\$896	\$824	\$826	\$789	\$791	\$754	\$756	\$684	\$686	\$638	\$639	\$551	\$553
58	\$930	\$931	\$857	\$858	\$821	\$821	\$785	\$786	\$712	\$713	\$664	\$664	\$574	\$574
59	\$948	\$949	\$874	\$875	\$836	\$837	\$800	\$801	\$726	\$727	\$676	\$677	\$584	\$585
60	\$968	\$969	\$892	\$893	\$854	\$855	\$817	\$817	\$741	\$742	\$691	\$691	\$597	\$597
61	\$989	\$991	\$912	\$913	\$873	\$874	\$835	\$836	\$757	\$759	\$706	\$707	\$610	\$611
62	\$1,009	\$1,012	\$930	\$933	\$890	\$893	\$851	\$854	\$773	\$775	\$720	\$722	\$622	\$624
63	\$1,030	\$1,035	\$950	\$954	\$909	\$913	\$870	\$873	\$789	\$792	\$735	\$739	\$636	\$638
64	\$1,055	\$1,056	\$973	\$974	\$931	\$932	\$890	\$891	\$808	\$809	\$753	\$754	\$651	\$651
65+	\$1,055	\$1,056	\$973	\$974	\$931	\$932	\$890	\$891	\$808	\$809	\$753	\$754	\$651	\$651

[IND CDHP HSA 09 01 10]-RAT

[IND CDHP HIA 09 01 10]-RAT

[IND CDHP HIA Plus 09 01 10]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 09/01/10

Individual PPO Lumenos® Health Incentive Account [HIA] 1500/100 (2+ Members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$508	\$508	\$468	\$468	\$448	\$448	\$429	\$429	\$389	\$389	\$363	\$363	\$313	\$313
1	\$376	\$376	\$346	\$346	\$332	\$332	\$317	\$317	\$288	\$288	\$268	\$268	\$232	\$232
2	\$232	\$232	\$214	\$214	\$205	\$205	\$196	\$196	\$178	\$178	\$165	\$165	\$143	\$143
3	\$229	\$229	\$211	\$211	\$202	\$202	\$193	\$193	\$175	\$175	\$163	\$164	\$141	\$141
4	\$227	\$226	\$210	\$209	\$201	\$200	\$192	\$191	\$174	\$173	\$162	\$162	\$140	\$140
5	\$214	\$214	\$198	\$197	\$189	\$189	\$181	\$181	\$164	\$164	\$153	\$153	\$132	\$132
6	\$202	\$201	\$186	\$185	\$178	\$177	\$170	\$169	\$154	\$154	\$144	\$143	\$124	\$124
7	\$189	\$189	\$175	\$174	\$167	\$167	\$160	\$159	\$145	\$145	\$135	\$135	\$117	\$116
8	\$182	\$182	\$168	\$167	\$160	\$160	\$153	\$153	\$139	\$139	\$130	\$129	\$112	\$112
9	\$183	\$182	\$168	\$168	\$161	\$161	\$154	\$154	\$140	\$140	\$130	\$130	\$113	\$112
10	\$186	\$186	\$171	\$171	\$164	\$164	\$157	\$157	\$142	\$142	\$132	\$132	\$114	\$114
11	\$199	\$199	\$183	\$183	\$176	\$175	\$168	\$168	\$152	\$152	\$142	\$142	\$123	\$122
12	\$219	\$219	\$202	\$202	\$193	\$193	\$185	\$184	\$168	\$167	\$156	\$156	\$135	\$135
13	\$237	\$237	\$218	\$219	\$209	\$209	\$200	\$200	\$181	\$182	\$169	\$169	\$146	\$146
14	\$255	\$255	\$235	\$235	\$225	\$225	\$216	\$215	\$196	\$195	\$182	\$182	\$157	\$157
15	\$270	\$270	\$249	\$249	\$238	\$238	\$228	\$228	\$207	\$207	\$193	\$193	\$166	\$166
16	\$283	\$283	\$260	\$261	\$249	\$249	\$238	\$239	\$216	\$216	\$202	\$202	\$174	\$174
17	\$289	\$289	\$266	\$266	\$255	\$255	\$244	\$244	\$221	\$221	\$206	\$206	\$178	\$178
18	\$285	\$284	\$262	\$262	\$251	\$251	\$240	\$240	\$218	\$217	\$203	\$203	\$175	\$175
19	\$286	\$285	\$263	\$263	\$252	\$252	\$241	\$241	\$219	\$218	\$204	\$204	\$176	\$176
20	\$295	\$295	\$272	\$272	\$261	\$260	\$249	\$249	\$226	\$226	\$211	\$210	\$182	\$182
21	\$302	\$303	\$278	\$279	\$266	\$267	\$255	\$255	\$231	\$232	\$215	\$216	\$186	\$187
22	\$312	\$311	\$287	\$287	\$275	\$275	\$263	\$263	\$239	\$238	\$222	\$222	\$192	\$192
23	\$320	\$320	\$295	\$295	\$282	\$283	\$270	\$270	\$245	\$245	\$228	\$229	\$197	\$198
24	\$334	\$331	\$308	\$305	\$294	\$292	\$282	\$279	\$256	\$253	\$238	\$236	\$206	\$204
25	\$340	\$424	\$313	\$391	\$300	\$374	\$287	\$357	\$260	\$324	\$243	\$302	\$210	\$261
26	\$352	\$438	\$325	\$403	\$311	\$386	\$297	\$369	\$270	\$335	\$251	\$312	\$217	\$270
27	\$362	\$448	\$333	\$413	\$319	\$396	\$305	\$378	\$277	\$343	\$258	\$320	\$223	\$277
28	\$373	\$461	\$344	\$425	\$329	\$407	\$315	\$389	\$286	\$353	\$266	\$329	\$230	\$284
29	\$383	\$475	\$353	\$438	\$338	\$419	\$323	\$401	\$294	\$364	\$274	\$339	\$236	\$293
30	\$392	\$489	\$361	\$451	\$346	\$432	\$331	\$413	\$300	\$374	\$280	\$349	\$242	\$302
31	\$406	\$504	\$375	\$465	\$359	\$445	\$343	\$426	\$311	\$386	\$290	\$360	\$251	\$311
32	\$419	\$519	\$386	\$478	\$370	\$458	\$354	\$438	\$321	\$397	\$299	\$370	\$258	\$320
33	\$429	\$533	\$396	\$492	\$379	\$471	\$362	\$450	\$328	\$408	\$306	\$381	\$265	\$329
34	\$439	\$545	\$405	\$503	\$388	\$481	\$371	\$460	\$336	\$418	\$314	\$389	\$271	\$336
35	\$445	\$553	\$411	\$510	\$393	\$488	\$376	\$467	\$341	\$424	\$318	\$395	\$275	\$341
36	\$454	\$565	\$419	\$521	\$401	\$498	\$383	\$477	\$348	\$432	\$324	\$403	\$280	\$348
37	\$465	\$576	\$429	\$531	\$410	\$509	\$392	\$486	\$356	\$441	\$332	\$411	\$287	\$355
38	\$474	\$586	\$437	\$540	\$418	\$517	\$400	\$494	\$363	\$448	\$338	\$418	\$292	\$361
39	\$477	\$592	\$440	\$546	\$421	\$523	\$403	\$500	\$366	\$454	\$341	\$423	\$294	\$365
40	\$479	\$598	\$442	\$551	\$423	\$527	\$405	\$504	\$367	\$458	\$342	\$427	\$296	\$369
41	\$485	\$600	\$448	\$553	\$428	\$530	\$410	\$506	\$372	\$460	\$346	\$428	\$299	\$370
42	\$487	\$606	\$449	\$558	\$430	\$534	\$411	\$511	\$373	\$464	\$348	\$432	\$301	\$373
43	\$489	\$489	\$450	\$451	\$431	\$432	\$412	\$413	\$374	\$374	\$349	\$349	\$301	\$302
44	\$490	\$488	\$452	\$450	\$433	\$431	\$414	\$412	\$376	\$374	\$350	\$348	\$302	\$301
45	\$489	\$489	\$451	\$451	\$432	\$431	\$413	\$413	\$375	\$374	\$349	\$349	\$302	\$301
46	\$489	\$489	\$451	\$451	\$432	\$432	\$413	\$413	\$375	\$375	\$349	\$349	\$302	\$302
47	\$489	\$491	\$451	\$453	\$432	\$433	\$413	\$415	\$375	\$376	\$349	\$351	\$302	\$303
48	\$491	\$610	\$453	\$562	\$433	\$538	\$415	\$515	\$376	\$467	\$351	\$435	\$303	\$376
49	\$509	\$631	\$469	\$582	\$449	\$557	\$429	\$532	\$389	\$483	\$363	\$450	\$314	\$389
50	\$524	\$653	\$483	\$602	\$463	\$576	\$442	\$551	\$401	\$500	\$374	\$466	\$323	\$403
51	\$543	\$674	\$501	\$621	\$479	\$595	\$458	\$569	\$416	\$516	\$387	\$481	\$335	\$416
52	\$562	\$579	\$518	\$533	\$496	\$511	\$474	\$488	\$430	\$443	\$401	\$413	\$346	\$357
53	\$581	\$581	\$536	\$536	\$513	\$513	\$490	\$490	\$445	\$445	\$415	\$415	\$358	\$358
54	\$601	\$600	\$554	\$554	\$530	\$530	\$507	\$507	\$460	\$460	\$429	\$429	\$371	\$370
55	\$624	\$623	\$575	\$574	\$550	\$550	\$526	\$526	\$478	\$477	\$445	\$445	\$385	\$384
56	\$647	\$646	\$596	\$596	\$571	\$570	\$546	\$545	\$495	\$495	\$461	\$461	\$399	\$399
57	\$668	\$667	\$616	\$615	\$590	\$589	\$564	\$563	\$512	\$511	\$477	\$476	\$412	\$412
58	\$693	\$693	\$639	\$639	\$612	\$612	\$585	\$585	\$531	\$531	\$495	\$495	\$428	\$427
59	\$710	\$709	\$654	\$654	\$626	\$626	\$599	\$599	\$543	\$543	\$507	\$506	\$438	\$437
60	\$726	\$725	\$669	\$668	\$640	\$640	\$612	\$612	\$556	\$555	\$518	\$517	\$448	\$447
61	\$743	\$743	\$685	\$685	\$655	\$656	\$627	\$627	\$569	\$569	\$530	\$531	\$458	\$459
62	\$761	\$762	\$701	\$703	\$671	\$672	\$642	\$643	\$583	\$584	\$543	\$544	\$469	\$470
63	\$777	\$776	\$716	\$716	\$685	\$685	\$655	\$655	\$595	\$594	\$554	\$554	\$479	\$479
64	\$798	\$794	\$735	\$732	\$704	\$701	\$673	\$670	\$611	\$608	\$569	\$567	\$492	\$490
65+	\$798	\$794	\$735	\$732	\$704	\$701	\$673	\$670	\$611	\$608	\$569	\$567	\$492	\$490

[IND CDHP HSA 09 01 10]-RAT

[IND CDHP HIA 09 01 10]-RAT

[IND CDHP HIA Plus 09 01 10]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 09/01/10

Individual PPO Lumenos® Health Incentive Account [HIA] 2500/100 (1 Member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$392	\$392	\$361	\$361	\$346	\$346	\$331	\$331	\$300	\$300	\$280	\$280	\$242	\$242
1	\$289	\$289	\$267	\$267	\$255	\$255	\$244	\$244	\$221	\$221	\$206	\$206	\$178	\$178
2	\$203	\$203	\$187	\$187	\$179	\$179	\$171	\$171	\$156	\$156	\$145	\$145	\$125	\$125
3	\$202	\$202	\$186	\$186	\$178	\$178	\$170	\$170	\$155	\$154	\$144	\$144	\$124	\$124
4	\$200	\$200	\$184	\$184	\$176	\$176	\$168	\$169	\$153	\$153	\$142	\$143	\$123	\$123
5	\$193	\$193	\$178	\$178	\$170	\$170	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
6	\$185	\$185	\$171	\$171	\$163	\$163	\$156	\$156	\$142	\$142	\$132	\$132	\$114	\$114
7	\$176	\$176	\$163	\$163	\$156	\$156	\$149	\$149	\$135	\$135	\$126	\$126	\$109	\$109
8	\$173	\$173	\$159	\$160	\$153	\$153	\$146	\$146	\$132	\$132	\$123	\$123	\$107	\$107
9	\$174	\$174	\$160	\$160	\$153	\$153	\$147	\$147	\$133	\$133	\$124	\$124	\$107	\$107
10	\$175	\$175	\$162	\$161	\$155	\$155	\$148	\$148	\$134	\$134	\$125	\$125	\$108	\$108
11	\$182	\$182	\$168	\$168	\$161	\$161	\$154	\$154	\$139	\$140	\$130	\$130	\$112	\$112
12	\$195	\$195	\$180	\$179	\$172	\$172	\$165	\$164	\$149	\$149	\$139	\$139	\$120	\$120
13	\$206	\$206	\$190	\$190	\$182	\$182	\$174	\$174	\$158	\$158	\$147	\$147	\$127	\$127
14	\$216	\$217	\$199	\$200	\$191	\$191	\$183	\$183	\$166	\$166	\$154	\$154	\$133	\$133
15	\$227	\$226	\$209	\$209	\$200	\$200	\$191	\$191	\$174	\$173	\$162	\$161	\$140	\$139
16	\$233	\$233	\$215	\$215	\$206	\$206	\$197	\$197	\$179	\$179	\$166	\$166	\$144	\$144
17	\$237	\$237	\$219	\$218	\$209	\$209	\$200	\$200	\$182	\$181	\$169	\$169	\$146	\$146
18	\$239	\$239	\$221	\$220	\$211	\$211	\$202	\$202	\$183	\$183	\$171	\$171	\$148	\$147
19	\$246	\$246	\$227	\$227	\$217	\$217	\$207	\$208	\$188	\$189	\$175	\$176	\$151	\$152
20	\$252	\$252	\$232	\$232	\$222	\$222	\$213	\$213	\$193	\$193	\$180	\$180	\$155	\$155
21	\$259	\$259	\$239	\$239	\$229	\$229	\$219	\$219	\$199	\$198	\$185	\$185	\$160	\$160
22	\$268	\$268	\$247	\$247	\$237	\$237	\$226	\$226	\$205	\$205	\$191	\$191	\$165	\$165
23	\$275	\$275	\$253	\$253	\$243	\$243	\$232	\$232	\$211	\$210	\$196	\$196	\$169	\$169
24	\$282	\$282	\$260	\$260	\$249	\$249	\$238	\$238	\$216	\$216	\$202	\$201	\$174	\$174
25	\$291	\$291	\$268	\$268	\$257	\$257	\$246	\$245	\$223	\$223	\$208	\$208	\$179	\$179
26	\$300	\$373	\$277	\$344	\$265	\$329	\$253	\$315	\$230	\$286	\$214	\$266	\$185	\$230
27	\$311	\$386	\$287	\$356	\$274	\$341	\$262	\$326	\$238	\$296	\$222	\$275	\$192	\$238
28	\$321	\$400	\$296	\$368	\$284	\$353	\$271	\$337	\$246	\$306	\$229	\$285	\$198	\$246
29	\$334	\$415	\$308	\$383	\$295	\$366	\$282	\$350	\$256	\$318	\$238	\$296	\$206	\$256
30	\$345	\$429	\$318	\$395	\$305	\$378	\$291	\$362	\$264	\$328	\$246	\$306	\$213	\$264
31	\$358	\$445	\$330	\$410	\$316	\$393	\$302	\$376	\$274	\$341	\$255	\$318	\$221	\$275
32	\$370	\$461	\$341	\$425	\$327	\$406	\$312	\$389	\$283	\$353	\$264	\$329	\$228	\$284
33	\$386	\$479	\$355	\$442	\$340	\$423	\$325	\$404	\$295	\$367	\$275	\$342	\$238	\$295
34	\$394	\$490	\$364	\$452	\$348	\$433	\$333	\$414	\$302	\$375	\$281	\$350	\$243	\$302
35	\$405	\$504	\$374	\$464	\$358	\$445	\$342	\$425	\$310	\$386	\$289	\$359	\$250	\$311
36	\$416	\$518	\$384	\$477	\$367	\$457	\$351	\$437	\$319	\$396	\$297	\$369	\$257	\$319
37	\$426	\$530	\$393	\$489	\$376	\$468	\$360	\$448	\$327	\$406	\$304	\$379	\$263	\$327
38	\$437	\$544	\$403	\$501	\$386	\$480	\$369	\$459	\$335	\$417	\$312	\$388	\$269	\$335
39	\$447	\$456	\$412	\$420	\$394	\$402	\$377	\$385	\$342	\$349	\$319	\$325	\$275	\$281
40	\$458	\$458	\$422	\$422	\$404	\$404	\$386	\$386	\$350	\$350	\$326	\$327	\$282	\$282
41	\$468	\$469	\$432	\$432	\$413	\$414	\$395	\$395	\$358	\$359	\$334	\$334	\$289	\$289
42	\$479	\$479	\$442	\$442	\$423	\$423	\$405	\$404	\$367	\$367	\$342	\$342	\$296	\$296
43	\$490	\$491	\$452	\$452	\$432	\$433	\$413	\$414	\$375	\$376	\$350	\$350	\$302	\$303
44	\$497	\$498	\$459	\$460	\$439	\$440	\$420	\$421	\$381	\$382	\$355	\$356	\$307	\$307
45	\$503	\$503	\$463	\$464	\$444	\$444	\$424	\$425	\$385	\$386	\$359	\$359	\$310	\$310
46	\$511	\$510	\$471	\$471	\$451	\$450	\$431	\$431	\$391	\$391	\$364	\$364	\$315	\$315
47	\$518	\$518	\$477	\$478	\$457	\$457	\$437	\$437	\$396	\$397	\$370	\$370	\$319	\$320
48	\$525	\$526	\$484	\$485	\$463	\$464	\$443	\$444	\$402	\$403	\$375	\$375	\$324	\$324
49	\$549	\$549	\$506	\$506	\$485	\$484	\$463	\$463	\$421	\$420	\$392	\$392	\$339	\$338
50	\$573	\$572	\$528	\$528	\$505	\$505	\$483	\$483	\$438	\$438	\$409	\$409	\$353	\$353
51	\$597	\$598	\$550	\$551	\$527	\$528	\$504	\$505	\$457	\$458	\$426	\$427	\$368	\$369
52	\$625	\$625	\$576	\$576	\$552	\$552	\$528	\$528	\$479	\$479	\$446	\$446	\$386	\$386
53	\$653	\$653	\$602	\$602	\$576	\$576	\$551	\$551	\$500	\$500	\$466	\$466	\$402	\$403
54	\$680	\$680	\$627	\$627	\$600	\$600	\$574	\$574	\$521	\$521	\$485	\$486	\$419	\$420
55	\$711	\$711	\$655	\$655	\$627	\$627	\$600	\$600	\$544	\$544	\$507	\$507	\$438	\$438
56	\$741	\$741	\$683	\$683	\$654	\$654	\$625	\$625	\$567	\$567	\$529	\$529	\$457	\$457
57	\$772	\$774	\$712	\$713	\$681	\$683	\$651	\$653	\$591	\$593	\$551	\$552	\$476	\$477
58	\$805	\$806	\$742	\$743	\$710	\$711	\$679	\$680	\$616	\$617	\$574	\$575	\$496	\$497
59	\$826	\$827	\$762	\$763	\$729	\$730	\$697	\$698	\$633	\$633	\$590	\$590	\$510	\$510
60	\$848	\$849	\$782	\$783	\$749	\$749	\$716	\$716	\$650	\$650	\$606	\$606	\$523	\$524
61	\$871	\$873	\$803	\$805	\$769	\$770	\$735	\$737	\$667	\$669	\$622	\$623	\$537	\$538
62	\$894	\$897	\$825	\$827	\$789	\$792	\$755	\$757	\$685	\$687	\$638	\$640	\$552	\$553
63	\$918	\$921	\$846	\$850	\$810	\$813	\$774	\$778	\$703	\$706	\$655	\$658	\$566	\$568
64	\$944	\$945	\$870	\$871	\$833	\$834	\$797	\$797	\$723	\$724	\$674	\$675	\$582	\$583
65+	\$944	\$945	\$870	\$871	\$833	\$834	\$797	\$797	\$723	\$724	\$674	\$675	\$582	\$583

[IND CDHP HSA 09 01 10]-RAT

[IND CDHP HIA 09 01 10]-RAT

[IND CDHP HIA Plus 09 01 10]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 09/01/10

Individual PPO Lumenos® Health Incentive Account [HIA] 2500/100 (2+ Members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$356	\$356	\$328	\$328	\$314	\$314	\$300	\$300	\$272	\$272	\$254	\$254	\$219	\$219
1	\$290	\$290	\$267	\$267	\$256	\$256	\$245	\$245	\$222	\$222	\$207	\$207	\$179	\$179
2	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$111	\$111
3	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$127	\$128	\$110	\$110
4	\$177	\$176	\$163	\$162	\$156	\$155	\$149	\$148	\$135	\$135	\$126	\$125	\$109	\$108
5	\$166	\$165	\$153	\$152	\$146	\$146	\$140	\$139	\$127	\$126	\$118	\$118	\$102	\$102
6	\$156	\$156	\$144	\$143	\$138	\$137	\$132	\$131	\$120	\$119	\$111	\$111	\$96	\$96
7	\$147	\$147	\$136	\$135	\$130	\$130	\$124	\$124	\$113	\$112	\$105	\$105	\$91	\$90
8	\$142	\$142	\$131	\$131	\$125	\$125	\$120	\$120	\$109	\$109	\$101	\$101	\$88	\$87
9	\$143	\$143	\$132	\$131	\$126	\$126	\$120	\$120	\$109	\$109	\$102	\$102	\$88	\$88
10	\$144	\$144	\$133	\$133	\$127	\$127	\$121	\$122	\$110	\$110	\$103	\$103	\$89	\$89
11	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
12	\$170	\$170	\$157	\$156	\$150	\$150	\$143	\$143	\$130	\$130	\$121	\$121	\$105	\$104
13	\$184	\$184	\$170	\$170	\$162	\$162	\$155	\$155	\$141	\$141	\$131	\$131	\$113	\$113
14	\$197	\$197	\$181	\$181	\$174	\$173	\$166	\$166	\$151	\$150	\$140	\$140	\$121	\$121
15	\$210	\$210	\$194	\$194	\$185	\$185	\$177	\$177	\$161	\$161	\$150	\$150	\$129	\$129
16	\$219	\$219	\$202	\$202	\$193	\$193	\$185	\$185	\$168	\$168	\$156	\$156	\$135	\$135
17	\$223	\$223	\$206	\$206	\$197	\$197	\$188	\$189	\$171	\$171	\$159	\$159	\$138	\$138
18	\$221	\$221	\$204	\$204	\$195	\$195	\$187	\$187	\$170	\$169	\$158	\$158	\$136	\$136
19	\$222	\$222	\$205	\$205	\$196	\$196	\$188	\$187	\$170	\$170	\$159	\$158	\$137	\$137
20	\$228	\$228	\$210	\$210	\$201	\$201	\$193	\$192	\$175	\$174	\$163	\$163	\$141	\$140
21	\$235	\$235	\$216	\$217	\$207	\$208	\$198	\$198	\$180	\$180	\$167	\$168	\$145	\$145
22	\$243	\$242	\$224	\$223	\$214	\$214	\$205	\$205	\$186	\$186	\$173	\$173	\$150	\$149
23	\$247	\$248	\$228	\$228	\$218	\$219	\$209	\$209	\$189	\$190	\$177	\$177	\$153	\$153
24	\$258	\$256	\$238	\$236	\$228	\$226	\$218	\$216	\$197	\$196	\$184	\$183	\$159	\$158
25	\$263	\$264	\$242	\$243	\$232	\$233	\$222	\$223	\$201	\$202	\$188	\$188	\$162	\$163
26	\$275	\$275	\$254	\$253	\$243	\$243	\$232	\$232	\$211	\$210	\$196	\$196	\$170	\$169
27	\$285	\$353	\$262	\$325	\$251	\$311	\$240	\$297	\$218	\$270	\$203	\$252	\$175	\$217
28	\$294	\$363	\$271	\$334	\$259	\$320	\$248	\$306	\$225	\$278	\$210	\$259	\$181	\$224
29	\$304	\$377	\$281	\$347	\$269	\$333	\$257	\$318	\$233	\$289	\$217	\$269	\$188	\$232
30	\$313	\$391	\$289	\$360	\$277	\$345	\$264	\$330	\$240	\$299	\$224	\$279	\$193	\$241
31	\$325	\$404	\$300	\$372	\$287	\$356	\$275	\$341	\$249	\$309	\$232	\$288	\$201	\$249
32	\$340	\$421	\$313	\$388	\$300	\$371	\$287	\$355	\$260	\$322	\$242	\$300	\$209	\$259
33	\$350	\$436	\$323	\$402	\$309	\$384	\$296	\$368	\$268	\$334	\$250	\$311	\$216	\$269
34	\$361	\$447	\$332	\$412	\$318	\$395	\$304	\$377	\$276	\$342	\$257	\$319	\$222	\$276
35	\$369	\$458	\$340	\$422	\$325	\$404	\$311	\$387	\$282	\$351	\$263	\$327	\$227	\$282
36	\$378	\$469	\$348	\$433	\$333	\$414	\$319	\$396	\$289	\$359	\$269	\$335	\$233	\$289
37	\$389	\$482	\$358	\$444	\$343	\$425	\$328	\$406	\$297	\$369	\$277	\$344	\$240	\$297
38	\$397	\$493	\$366	\$454	\$351	\$435	\$335	\$416	\$304	\$377	\$284	\$352	\$245	\$304
39	\$396	\$397	\$365	\$366	\$349	\$351	\$334	\$335	\$303	\$304	\$283	\$283	\$244	\$245
40	\$398	\$396	\$367	\$365	\$351	\$349	\$335	\$334	\$304	\$303	\$284	\$282	\$245	\$244
41	\$397	\$396	\$366	\$365	\$350	\$350	\$335	\$334	\$304	\$303	\$283	\$283	\$245	\$244
42	\$396	\$396	\$365	\$365	\$349	\$349	\$334	\$334	\$303	\$303	\$282	\$282	\$244	\$244
43	\$396	\$397	\$365	\$366	\$350	\$350	\$334	\$335	\$303	\$304	\$283	\$283	\$244	\$244
44	\$398	\$396	\$367	\$365	\$351	\$349	\$336	\$334	\$305	\$303	\$284	\$283	\$245	\$244
45	\$397	\$397	\$366	\$366	\$350	\$350	\$335	\$335	\$304	\$304	\$283	\$283	\$245	\$244
46	\$397	\$397	\$366	\$366	\$350	\$350	\$335	\$335	\$304	\$304	\$283	\$283	\$245	\$245
47	\$397	\$396	\$366	\$365	\$350	\$350	\$335	\$334	\$304	\$303	\$283	\$283	\$245	\$244
48	\$398	\$398	\$367	\$367	\$352	\$351	\$336	\$336	\$305	\$305	\$284	\$284	\$246	\$245
49	\$415	\$515	\$383	\$475	\$366	\$454	\$350	\$435	\$318	\$394	\$296	\$368	\$256	\$318
50	\$431	\$447	\$397	\$412	\$380	\$395	\$364	\$377	\$330	\$342	\$308	\$319	\$266	\$276
51	\$450	\$449	\$415	\$414	\$397	\$396	\$380	\$379	\$345	\$344	\$321	\$320	\$277	\$277
52	\$469	\$468	\$432	\$431	\$413	\$413	\$395	\$395	\$359	\$358	\$334	\$334	\$289	\$289
53	\$488	\$488	\$450	\$450	\$430	\$430	\$412	\$411	\$373	\$373	\$348	\$348	\$301	\$301
54	\$508	\$507	\$468	\$468	\$448	\$448	\$429	\$428	\$389	\$389	\$362	\$362	\$313	\$313
55	\$531	\$530	\$489	\$489	\$468	\$468	\$448	\$447	\$406	\$406	\$379	\$378	\$327	\$327
56	\$552	\$551	\$508	\$508	\$487	\$486	\$465	\$465	\$422	\$422	\$394	\$393	\$340	\$340
57	\$575	\$575	\$530	\$530	\$508	\$507	\$485	\$485	\$440	\$440	\$411	\$410	\$355	\$354
58	\$600	\$600	\$553	\$553	\$529	\$529	\$506	\$506	\$459	\$459	\$428	\$428	\$370	\$370
59	\$616	\$616	\$568	\$568	\$544	\$543	\$520	\$520	\$472	\$471	\$440	\$439	\$380	\$380
60	\$633	\$632	\$583	\$583	\$558	\$558	\$534	\$533	\$485	\$484	\$452	\$451	\$390	\$390
61	\$649	\$650	\$598	\$599	\$573	\$573	\$548	\$548	\$497	\$498	\$463	\$464	\$400	\$401
62	\$666	\$667	\$614	\$615	\$587	\$588	\$562	\$563	\$510	\$510	\$475	\$476	\$410	\$411
63	\$683	\$683	\$630	\$630	\$603	\$603	\$577	\$576	\$523	\$523	\$488	\$488	\$421	\$421
64	\$704	\$701	\$649	\$646	\$622	\$619	\$594	\$592	\$539	\$537	\$503	\$500	\$434	\$432
65+	\$704	\$701	\$649	\$646	\$622	\$619	\$594	\$592	\$539	\$537	\$503	\$500	\$434	\$432

[IND CDHP HSA 09 01 10]-RAT

[IND CDHP HIA 09 01 10]-RAT

[IND CDHP HIA Plus 09 01 10]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 09/01/10

Individual PPO Lumenos® Health Incentive Account [HIA] 3000/100 (1 Member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$338	\$338	\$311	\$311	\$298	\$298	\$285	\$285	\$259	\$259	\$241	\$241	\$208	\$208
1	\$246	\$246	\$226	\$226	\$217	\$217	\$207	\$207	\$188	\$188	\$175	\$175	\$151	\$151
2	\$180	\$180	\$166	\$166	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$111	\$111
3	\$180	\$180	\$166	\$166	\$159	\$159	\$152	\$152	\$138	\$138	\$128	\$128	\$111	\$111
4	\$178	\$179	\$164	\$165	\$157	\$158	\$150	\$151	\$136	\$137	\$127	\$127	\$110	\$110
5	\$173	\$173	\$160	\$160	\$153	\$153	\$146	\$146	\$132	\$132	\$123	\$123	\$107	\$107
6	\$167	\$167	\$154	\$154	\$148	\$147	\$141	\$141	\$128	\$128	\$119	\$119	\$103	\$103
7	\$160	\$160	\$148	\$148	\$141	\$141	\$135	\$135	\$123	\$123	\$114	\$114	\$99	\$99
8	\$158	\$158	\$146	\$146	\$139	\$140	\$133	\$133	\$121	\$121	\$113	\$113	\$97	\$97
9	\$159	\$159	\$146	\$146	\$140	\$140	\$134	\$134	\$121	\$122	\$113	\$113	\$98	\$98
10	\$161	\$161	\$148	\$148	\$142	\$142	\$136	\$136	\$123	\$123	\$115	\$115	\$99	\$99
11	\$166	\$166	\$153	\$153	\$146	\$147	\$140	\$140	\$127	\$127	\$118	\$118	\$102	\$102
12	\$176	\$175	\$162	\$161	\$155	\$154	\$148	\$148	\$134	\$134	\$125	\$125	\$108	\$108
13	\$182	\$182	\$168	\$168	\$161	\$161	\$154	\$154	\$139	\$139	\$130	\$130	\$112	\$112
14	\$191	\$191	\$176	\$176	\$169	\$169	\$161	\$161	\$146	\$146	\$136	\$136	\$118	\$118
15	\$197	\$197	\$182	\$181	\$174	\$174	\$166	\$166	\$151	\$151	\$141	\$140	\$122	\$121
16	\$202	\$202	\$187	\$187	\$179	\$179	\$171	\$171	\$155	\$155	\$144	\$144	\$125	\$125
17	\$206	\$206	\$190	\$190	\$182	\$182	\$174	\$174	\$158	\$158	\$147	\$147	\$127	\$127
18	\$208	\$208	\$192	\$191	\$183	\$183	\$175	\$175	\$159	\$159	\$148	\$148	\$128	\$128
19	\$210	\$210	\$193	\$194	\$185	\$185	\$177	\$177	\$160	\$161	\$149	\$150	\$129	\$129
20	\$215	\$215	\$198	\$198	\$190	\$190	\$181	\$182	\$165	\$165	\$153	\$153	\$133	\$133
21	\$221	\$221	\$204	\$203	\$195	\$195	\$186	\$186	\$169	\$169	\$157	\$157	\$136	\$136
22	\$224	\$224	\$207	\$207	\$198	\$198	\$189	\$189	\$172	\$172	\$160	\$160	\$138	\$138
23	\$230	\$230	\$212	\$212	\$203	\$203	\$194	\$194	\$176	\$176	\$164	\$164	\$142	\$142
24	\$235	\$235	\$217	\$216	\$207	\$207	\$198	\$198	\$180	\$180	\$168	\$167	\$145	\$145
25	\$241	\$240	\$222	\$222	\$212	\$212	\$203	\$203	\$184	\$184	\$172	\$172	\$148	\$148
26	\$249	\$310	\$230	\$286	\$220	\$273	\$210	\$261	\$191	\$237	\$178	\$221	\$154	\$191
27	\$260	\$323	\$240	\$298	\$230	\$285	\$220	\$273	\$199	\$247	\$186	\$230	\$160	\$199
28	\$271	\$336	\$249	\$310	\$239	\$297	\$228	\$284	\$207	\$257	\$193	\$240	\$167	\$207
29	\$280	\$348	\$258	\$320	\$247	\$307	\$236	\$293	\$214	\$266	\$200	\$248	\$172	\$214
30	\$292	\$363	\$269	\$334	\$258	\$320	\$246	\$306	\$224	\$278	\$208	\$259	\$180	\$224
31	\$303	\$377	\$280	\$348	\$268	\$333	\$256	\$318	\$232	\$289	\$216	\$269	\$187	\$232
32	\$316	\$393	\$291	\$363	\$279	\$347	\$267	\$332	\$242	\$301	\$226	\$281	\$195	\$242
33	\$329	\$408	\$303	\$376	\$290	\$360	\$277	\$345	\$252	\$313	\$235	\$291	\$203	\$252
34	\$338	\$420	\$311	\$387	\$298	\$371	\$285	\$354	\$259	\$322	\$241	\$300	\$208	\$259
35	\$349	\$433	\$322	\$400	\$308	\$383	\$294	\$366	\$267	\$332	\$249	\$309	\$215	\$267
36	\$360	\$447	\$331	\$412	\$317	\$394	\$303	\$377	\$275	\$342	\$257	\$319	\$222	\$276
37	\$370	\$460	\$341	\$424	\$326	\$406	\$312	\$388	\$283	\$352	\$264	\$328	\$228	\$284
38	\$381	\$474	\$351	\$437	\$336	\$418	\$321	\$400	\$292	\$363	\$272	\$338	\$235	\$292
39	\$392	\$488	\$361	\$449	\$346	\$430	\$331	\$411	\$300	\$373	\$280	\$348	\$242	\$301
40	\$405	\$415	\$373	\$382	\$357	\$366	\$342	\$350	\$310	\$318	\$289	\$296	\$250	\$256
41	\$416	\$417	\$384	\$384	\$367	\$368	\$351	\$351	\$319	\$319	\$297	\$297	\$257	\$257
42	\$429	\$429	\$395	\$395	\$378	\$378	\$362	\$362	\$328	\$328	\$306	\$306	\$264	\$264
43	\$439	\$440	\$405	\$406	\$388	\$388	\$371	\$371	\$336	\$337	\$313	\$314	\$271	\$271
44	\$446	\$447	\$412	\$413	\$394	\$395	\$377	\$378	\$342	\$343	\$319	\$319	\$275	\$276
45	\$454	\$454	\$418	\$419	\$400	\$401	\$383	\$383	\$347	\$348	\$324	\$324	\$280	\$280
46	\$462	\$461	\$425	\$425	\$407	\$407	\$389	\$389	\$353	\$353	\$329	\$329	\$285	\$284
47	\$469	\$469	\$432	\$432	\$413	\$414	\$395	\$396	\$359	\$359	\$334	\$335	\$289	\$289
48	\$476	\$477	\$439	\$439	\$420	\$421	\$402	\$402	\$364	\$365	\$340	\$340	\$294	\$294
49	\$499	\$498	\$460	\$459	\$440	\$440	\$421	\$420	\$382	\$382	\$356	\$356	\$308	\$307
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52	\$573	\$573	\$528	\$528	\$505	\$505	\$483	\$483	\$439	\$439	\$409	\$409	\$353	\$353
53	\$600	\$601	\$553	\$554	\$530	\$530	\$506	\$507	\$459	\$460	\$428	\$429	\$370	\$370
54	\$627	\$627	\$578	\$578	\$553	\$554	\$529	\$529	\$480	\$480	\$447	\$448	\$387	\$387
55	\$656	\$656	\$605	\$605	\$579	\$579	\$554	\$554	\$502	\$502	\$468	\$468	\$405	\$405
56	\$688	\$687	\$634	\$634	\$607	\$607	\$580	\$580	\$527	\$526	\$491	\$491	\$424	\$424
57	\$718	\$719	\$662	\$663	\$633	\$635	\$606	\$607	\$550	\$551	\$512	\$513	\$443	\$444
58	\$750	\$751	\$692	\$692	\$662	\$663	\$633	\$634	\$575	\$575	\$536	\$536	\$463	\$463
59	\$772	\$772	\$711	\$712	\$681	\$682	\$651	\$652	\$591	\$592	\$551	\$551	\$476	\$476
60	\$794	\$794	\$732	\$732	\$700	\$701	\$670	\$670	\$608	\$608	\$567	\$567	\$490	\$490
61	\$817	\$818	\$753	\$755	\$721	\$722	\$689	\$691	\$626	\$627	\$583	\$584	\$504	\$505
62	\$840	\$842	\$774	\$777	\$741	\$743	\$709	\$711	\$643	\$645	\$600	\$601	\$518	\$520
63	\$864	\$867	\$796	\$800	\$762	\$766	\$729	\$732	\$662	\$664	\$617	\$619	\$533	\$535
64	\$891	\$892	\$821	\$822	\$786	\$787	\$752	\$752	\$682	\$683	\$636	\$636	\$549	\$550
65+	\$891	\$892	\$821	\$822	\$786	\$787	\$752	\$752	\$682	\$683	\$636	\$636	\$549	\$550

[IND CDHP HSA 09 01 10]-RAT

[IND CDHP HIA 09 01 10]-RAT

[IND CDHP HIA Plus 09 01 10]-RAT



**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 09/01/10

Individual PPO Lumenos® Health Incentive Account [HIA] 3000/100 (2+ Members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$299	\$299	\$276	\$276	\$264	\$264	\$253	\$253	\$229	\$229	\$214	\$214	\$185	\$185
1	\$234	\$234	\$216	\$216	\$206	\$206	\$197	\$197	\$179	\$179	\$167	\$167	\$144	\$144
2	\$160	\$160	\$147	\$147	\$141	\$141	\$135	\$135	\$122	\$122	\$114	\$114	\$98	\$98
3	\$158	\$158	\$146	\$146	\$139	\$140	\$133	\$133	\$121	\$121	\$113	\$113	\$97	\$97
4	\$156	\$156	\$144	\$144	\$138	\$137	\$132	\$131	\$120	\$119	\$112	\$111	\$96	\$96
5	\$149	\$149	\$138	\$137	\$132	\$132	\$126	\$126	\$114	\$114	\$106	\$106	\$92	\$92
6	\$144	\$143	\$132	\$132	\$127	\$126	\$121	\$121	\$110	\$109	\$102	\$102	\$88	\$88
7	\$137	\$136	\$126	\$125	\$120	\$120	\$115	\$115	\$104	\$104	\$97	\$97	\$84	\$84
8	\$133	\$133	\$122	\$122	\$117	\$117	\$112	\$112	\$102	\$101	\$95	\$94	\$82	\$82
9	\$133	\$133	\$123	\$123	\$118	\$117	\$112	\$112	\$102	\$102	\$95	\$95	\$82	\$82
10	\$135	\$135	\$124	\$124	\$119	\$119	\$114	\$114	\$103	\$103	\$96	\$96	\$83	\$83
11	\$143	\$142	\$131	\$131	\$126	\$126	\$120	\$120	\$109	\$109	\$102	\$102	\$88	\$88
12	\$152	\$151	\$140	\$139	\$134	\$133	\$128	\$128	\$116	\$116	\$108	\$108	\$93	\$93
13	\$163	\$163	\$150	\$150	\$143	\$144	\$137	\$137	\$124	\$125	\$116	\$116	\$100	\$100
14	\$172	\$172	\$158	\$158	\$152	\$151	\$145	\$145	\$131	\$131	\$123	\$122	\$106	\$106
15	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$110	\$111
16	\$184	\$184	\$170	\$170	\$162	\$162	\$155	\$155	\$141	\$141	\$131	\$131	\$113	\$113
17	\$189	\$189	\$174	\$174	\$167	\$167	\$159	\$159	\$145	\$145	\$135	\$135	\$116	\$116
18	\$187	\$186	\$172	\$172	\$165	\$164	\$157	\$157	\$143	\$143	\$133	\$133	\$115	\$115
19	\$187	\$187	\$173	\$173	\$165	\$165	\$158	\$158	\$143	\$143	\$134	\$133	\$115	\$115
20	\$192	\$191	\$177	\$176	\$169	\$169	\$162	\$161	\$147	\$147	\$137	\$137	\$118	\$118
21	\$196	\$197	\$181	\$181	\$173	\$174	\$165	\$166	\$150	\$151	\$140	\$140	\$121	\$121
22	\$201	\$200	\$185	\$185	\$177	\$177	\$169	\$169	\$154	\$153	\$143	\$143	\$124	\$123
23	\$204	\$204	\$188	\$188	\$180	\$180	\$172	\$172	\$156	\$156	\$145	\$145	\$125	\$126
24	\$212	\$210	\$196	\$194	\$187	\$186	\$179	\$177	\$162	\$161	\$151	\$150	\$131	\$130
25	\$215	\$216	\$198	\$199	\$190	\$190	\$182	\$182	\$165	\$165	\$153	\$154	\$133	\$133
26	\$224	\$278	\$206	\$256	\$198	\$245	\$189	\$234	\$171	\$213	\$160	\$198	\$138	\$171
27	\$233	\$289	\$215	\$266	\$206	\$255	\$197	\$244	\$178	\$221	\$166	\$206	\$144	\$178
28	\$243	\$300	\$224	\$276	\$214	\$265	\$205	\$253	\$186	\$230	\$173	\$214	\$150	\$185
29	\$253	\$313	\$233	\$289	\$223	\$276	\$213	\$264	\$194	\$240	\$180	\$224	\$156	\$193
30	\$261	\$325	\$240	\$300	\$230	\$287	\$220	\$274	\$200	\$249	\$186	\$232	\$161	\$201
31	\$273	\$338	\$251	\$312	\$240	\$298	\$230	\$285	\$209	\$259	\$194	\$241	\$168	\$208
32	\$284	\$352	\$262	\$324	\$251	\$310	\$240	\$297	\$218	\$269	\$203	\$251	\$175	\$217
33	\$293	\$365	\$270	\$336	\$259	\$322	\$248	\$308	\$225	\$279	\$209	\$260	\$181	\$225
34	\$304	\$377	\$280	\$347	\$268	\$332	\$256	\$318	\$233	\$288	\$217	\$269	\$187	\$232
35	\$312	\$387	\$287	\$357	\$275	\$342	\$263	\$327	\$239	\$296	\$222	\$276	\$192	\$239
36	\$323	\$401	\$297	\$370	\$285	\$354	\$272	\$338	\$247	\$307	\$230	\$286	\$199	\$247
37	\$333	\$413	\$307	\$380	\$294	\$364	\$281	\$348	\$255	\$316	\$238	\$295	\$205	\$254
38	\$342	\$424	\$316	\$391	\$302	\$374	\$289	\$358	\$262	\$325	\$244	\$303	\$211	\$262
39	\$341	\$425	\$314	\$392	\$301	\$375	\$288	\$359	\$261	\$326	\$243	\$303	\$210	\$262
40	\$342	\$424	\$316	\$390	\$302	\$374	\$289	\$357	\$262	\$324	\$244	\$302	\$211	\$261
41	\$342	\$424	\$315	\$391	\$302	\$374	\$288	\$358	\$262	\$325	\$244	\$303	\$211	\$262
42	\$341	\$341	\$314	\$314	\$301	\$301	\$288	\$288	\$261	\$261	\$243	\$243	\$210	\$210
43	\$342	\$342	\$316	\$316	\$302	\$302	\$289	\$289	\$262	\$262	\$244	\$244	\$211	\$211
44	\$345	\$345	\$318	\$318	\$304	\$304	\$291	\$291	\$264	\$264	\$246	\$246	\$212	\$213
45	\$348	\$346	\$321	\$319	\$307	\$306	\$294	\$292	\$266	\$265	\$248	\$247	\$215	\$214
46	\$351	\$351	\$323	\$323	\$310	\$309	\$296	\$296	\$269	\$268	\$250	\$250	\$216	\$216
47	\$353	\$353	\$325	\$325	\$311	\$311	\$297	\$297	\$270	\$270	\$252	\$252	\$217	\$217
48	\$357	\$356	\$329	\$329	\$315	\$314	\$301	\$301	\$273	\$273	\$255	\$254	\$220	\$220
49	\$373	\$463	\$344	\$426	\$329	\$408	\$315	\$390	\$286	\$354	\$266	\$330	\$230	\$285
50	\$391	\$407	\$360	\$375	\$345	\$359	\$330	\$344	\$299	\$312	\$279	\$291	\$241	\$251
51	\$410	\$409	\$378	\$377	\$362	\$361	\$346	\$345	\$314	\$313	\$292	\$292	\$253	\$252
52	\$430	\$430	\$397	\$396	\$380	\$379	\$363	\$363	\$329	\$329	\$307	\$307	\$265	\$265
53	\$449	\$449	\$414	\$414	\$397	\$397	\$379	\$379	\$344	\$344	\$321	\$321	\$277	\$277
54	\$469	\$469	\$433	\$432	\$414	\$414	\$396	\$396	\$359	\$359	\$335	\$335	\$289	\$289
55	\$492	\$491	\$453	\$453	\$434	\$434	\$415	\$415	\$377	\$376	\$351	\$351	\$303	\$303
56	\$513	\$513	\$473	\$473	\$453	\$453	\$433	\$433	\$393	\$393	\$366	\$366	\$317	\$316
57	\$537	\$536	\$495	\$494	\$474	\$473	\$453	\$452	\$411	\$410	\$383	\$383	\$331	\$331
58	\$562	\$561	\$518	\$518	\$496	\$495	\$474	\$474	\$430	\$430	\$401	\$401	\$346	\$346
59	\$578	\$577	\$533	\$532	\$510	\$510	\$488	\$487	\$442	\$442	\$412	\$412	\$356	\$356
60	\$595	\$594	\$548	\$548	\$525	\$524	\$502	\$501	\$455	\$455	\$425	\$424	\$367	\$366
61	\$611	\$612	\$563	\$564	\$539	\$540	\$516	\$516	\$468	\$468	\$436	\$437	\$377	\$377
62	\$627	\$628	\$578	\$579	\$554	\$554	\$529	\$530	\$480	\$481	\$448	\$448	\$387	\$387
63	\$645	\$645	\$595	\$594	\$569	\$569	\$544	\$544	\$494	\$494	\$460	\$460	\$398	\$398
64	\$666	\$663	\$614	\$611	\$587	\$585	\$562	\$559	\$510	\$507	\$475	\$473	\$410	\$409
65+	\$666	\$663	\$614	\$611	\$587	\$585	\$562	\$559	\$510	\$507	\$475	\$473	\$410	\$409

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[IND CDHP HIA 09 01 10]-RAT

[IND CDHP HIA Plus 09 01 10]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 09/01/10

Individual PPO Lumenos® Health Incentive Account [HIA] 5000/100 (1 Member)

**Rate Calculation: Find the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$243	\$243	\$224	\$224	\$214	\$214	\$205	\$205	\$186	\$186	\$173	\$173	\$150	\$150
1	\$149	\$149	\$138	\$138	\$132	\$132	\$126	\$126	\$114	\$114	\$106	\$106	\$92	\$92
2	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
3	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
4	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
5	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
6	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
7	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
8	\$111	\$111	\$102	\$102	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$68	\$68
9	\$111	\$111	\$102	\$102	\$98	\$98	\$94	\$93	\$85	\$85	\$79	\$79	\$68	\$68
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14	\$114	\$114	\$106	\$105	\$101	\$101	\$97	\$96	\$88	\$87	\$82	\$81	\$70	\$70
15	\$114	\$114	\$105	\$105	\$101	\$101	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
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23	\$118	\$118	\$108	\$108	\$104	\$104	\$99	\$99	\$90	\$90	\$84	\$84	\$72	\$72
24	\$118	\$117	\$108	\$108	\$104	\$104	\$99	\$99	\$90	\$90	\$84	\$84	\$72	\$72
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26	\$124	\$153	\$114	\$141	\$109	\$135	\$104	\$129	\$95	\$117	\$88	\$109	\$76	\$95
27	\$129	\$160	\$119	\$147	\$114	\$141	\$109	\$135	\$99	\$122	\$92	\$114	\$79	\$98
28	\$133	\$164	\$122	\$152	\$117	\$145	\$112	\$139	\$101	\$126	\$95	\$117	\$82	\$101
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30	\$144	\$178	\$132	\$164	\$127	\$157	\$121	\$150	\$110	\$136	\$102	\$127	\$88	\$110
31	\$151	\$187	\$139	\$173	\$133	\$165	\$127	\$158	\$115	\$143	\$108	\$134	\$93	\$115
32	\$156	\$194	\$144	\$179	\$138	\$171	\$132	\$163	\$119	\$148	\$111	\$138	\$96	\$119
33	\$164	\$203	\$151	\$187	\$144	\$179	\$138	\$171	\$125	\$155	\$117	\$145	\$101	\$125
34	\$169	\$210	\$156	\$194	\$149	\$185	\$143	\$177	\$129	\$161	\$121	\$150	\$104	\$129
35	\$176	\$219	\$162	\$202	\$155	\$193	\$149	\$184	\$135	\$167	\$126	\$156	\$109	\$135
36	\$183	\$227	\$169	\$210	\$162	\$201	\$155	\$192	\$140	\$174	\$131	\$162	\$113	\$140
37	\$191	\$237	\$176	\$218	\$168	\$209	\$161	\$200	\$146	\$181	\$136	\$169	\$117	\$146
38	\$198	\$246	\$182	\$227	\$174	\$217	\$167	\$207	\$151	\$188	\$141	\$175	\$122	\$151
39	\$209	\$217	\$193	\$200	\$184	\$192	\$176	\$183	\$160	\$166	\$149	\$155	\$129	\$134
40	\$218	\$218	\$201	\$201	\$192	\$192	\$184	\$184	\$167	\$167	\$155	\$156	\$134	\$134
41	\$229	\$229	\$211	\$211	\$202	\$202	\$193	\$193	\$175	\$175	\$163	\$163	\$141	\$141
42	\$242	\$242	\$223	\$223	\$213	\$213	\$204	\$204	\$185	\$185	\$172	\$172	\$149	\$149
43	\$252	\$253	\$232	\$233	\$222	\$223	\$213	\$213	\$193	\$193	\$180	\$180	\$155	\$156
44	\$263	\$264	\$242	\$243	\$232	\$233	\$222	\$222	\$201	\$202	\$188	\$188	\$162	\$162
45	\$276	\$276	\$254	\$255	\$243	\$244	\$233	\$233	\$211	\$211	\$197	\$197	\$170	\$170
46	\$287	\$287	\$265	\$265	\$253	\$253	\$242	\$242	\$220	\$220	\$205	\$205	\$177	\$177
47	\$300	\$300	\$276	\$277	\$264	\$265	\$253	\$253	\$229	\$230	\$214	\$214	\$185	\$185
48	\$314	\$314	\$289	\$290	\$277	\$277	\$265	\$265	\$240	\$241	\$224	\$224	\$193	\$194
49	\$333	\$332	\$307	\$306	\$294	\$293	\$281	\$281	\$255	\$255	\$237	\$237	\$205	\$205
50	\$351	\$351	\$323	\$323	\$309	\$309	\$296	\$296	\$269	\$268	\$250	\$250	\$216	\$216
51	\$372	\$373	\$343	\$343	\$328	\$329	\$314	\$314	\$285	\$285	\$265	\$266	\$229	\$230
52	\$395	\$395	\$364	\$364	\$348	\$348	\$333	\$333	\$302	\$302	\$282	\$282	\$243	\$243
53	\$417	\$417	\$384	\$385	\$368	\$368	\$352	\$352	\$319	\$319	\$297	\$298	\$257	\$257
54	\$440	\$440	\$406	\$406	\$388	\$389	\$371	\$372	\$337	\$337	\$314	\$314	\$271	\$272
55	\$465	\$465	\$429	\$429	\$411	\$411	\$393	\$393	\$356	\$356	\$332	\$332	\$287	\$287
56	\$491	\$491	\$453	\$453	\$434	\$433	\$415	\$414	\$376	\$376	\$351	\$350	\$303	\$303
57	\$518	\$519	\$477	\$478	\$457	\$458	\$437	\$438	\$396	\$397	\$369	\$370	\$319	\$320
58	\$546	\$547	\$504	\$504	\$482	\$483	\$461	\$461	\$418	\$419	\$390	\$390	\$337	\$337
59	\$564	\$565	\$520	\$521	\$498	\$499	\$476	\$477	\$432	\$433	\$403	\$403	\$348	\$348
60	\$583	\$583	\$537	\$538	\$514	\$515	\$492	\$492	\$446	\$447	\$416	\$416	\$359	\$360
61	\$603	\$604	\$556	\$557	\$532	\$533	\$508	\$509	\$461	\$462	\$430	\$431	\$372	\$372
62	\$622	\$624	\$574	\$575	\$549	\$551	\$525	\$527	\$476	\$478	\$444	\$445	\$384	\$385
63	\$644	\$646	\$593	\$596	\$568	\$570	\$543	\$545	\$493	\$495	\$459	\$461	\$397	\$399
64	\$665	\$666	\$613	\$614	\$587	\$588	\$561	\$562	\$509	\$510	\$475	\$475	\$410	\$411
65+	\$665	\$666	\$613	\$614	\$587	\$588	\$561	\$562	\$509	\$510	\$475	\$475	\$410	\$411

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**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 09/01/10

Individual PPO Lumenos® Health Incentive Account [HIA] 5000/100 (2+ Members)

**Rate Calculation: Add together the base rates for each member.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$203	\$203	\$187	\$187	\$179	\$179	\$171	\$171	\$155	\$155	\$145	\$145	\$125	\$125
1	\$125	\$125	\$115	\$115	\$110	\$110	\$106	\$106	\$96	\$96	\$89	\$89	\$77	\$77
2	\$94	\$94	\$87	\$87	\$83	\$83	\$79	\$79	\$72	\$72	\$67	\$67	\$58	\$58
3	\$94	\$95	\$87	\$87	\$83	\$83	\$80	\$80	\$72	\$72	\$67	\$67	\$58	\$58
4	\$95	\$94	\$87	\$87	\$83	\$83	\$80	\$79	\$72	\$72	\$67	\$67	\$58	\$58
5	\$95	\$94	\$87	\$87	\$83	\$83	\$80	\$80	\$72	\$72	\$67	\$67	\$58	\$58
6	\$93	\$92	\$85	\$85	\$82	\$81	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
7	\$93	\$93	\$86	\$85	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
8	\$93	\$93	\$86	\$85	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
9	\$93	\$93	\$85	\$85	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
10	\$93	\$93	\$85	\$85	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
11	\$93	\$93	\$86	\$86	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
12	\$94	\$95	\$87	\$87	\$83	\$83	\$80	\$80	\$72	\$72	\$67	\$67	\$58	\$58
13	\$95	\$95	\$87	\$87	\$84	\$84	\$80	\$80	\$72	\$73	\$68	\$68	\$58	\$58
14	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
15	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
16	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$73	\$69	\$68	\$59	\$59
17	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
18	\$96	\$96	\$89	\$88	\$85	\$85	\$81	\$81	\$74	\$73	\$69	\$68	\$59	\$59
19	\$97	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
20	\$98	\$121	\$90	\$112	\$86	\$107	\$82	\$102	\$75	\$93	\$69	\$86	\$60	\$74
21	\$98	\$121	\$90	\$111	\$86	\$107	\$82	\$102	\$75	\$92	\$70	\$86	\$60	\$74
22	\$97	\$121	\$90	\$111	\$86	\$107	\$82	\$102	\$75	\$92	\$69	\$86	\$60	\$74
23	\$98	\$98	\$90	\$90	\$86	\$86	\$83	\$83	\$75	\$75	\$70	\$70	\$60	\$60
24	\$98	\$98	\$90	\$90	\$86	\$87	\$83	\$83	\$75	\$75	\$70	\$70	\$60	\$60
25	\$98	\$98	\$91	\$91	\$87	\$87	\$83	\$83	\$75	\$75	\$70	\$70	\$60	\$61
26	\$105	\$104	\$96	\$96	\$92	\$92	\$88	\$88	\$80	\$80	\$75	\$74	\$64	\$64
27	\$108	\$134	\$100	\$123	\$95	\$118	\$91	\$113	\$83	\$102	\$77	\$95	\$67	\$82
28	\$112	\$138	\$103	\$127	\$99	\$122	\$95	\$117	\$86	\$106	\$80	\$98	\$69	\$85
29	\$117	\$145	\$108	\$133	\$103	\$128	\$99	\$122	\$90	\$111	\$83	\$103	\$72	\$89
30	\$120	\$150	\$111	\$138	\$106	\$132	\$102	\$126	\$92	\$115	\$86	\$107	\$74	\$92
31	\$126	\$156	\$116	\$144	\$111	\$138	\$107	\$132	\$97	\$120	\$90	\$111	\$78	\$96
32	\$132	\$163	\$122	\$150	\$117	\$144	\$111	\$138	\$101	\$125	\$94	\$116	\$81	\$100
33	\$137	\$170	\$126	\$156	\$121	\$150	\$115	\$143	\$105	\$130	\$97	\$121	\$84	\$104
34	\$143	\$177	\$132	\$163	\$126	\$156	\$121	\$149	\$109	\$135	\$102	\$126	\$88	\$109
35	\$148	\$183	\$136	\$169	\$130	\$161	\$125	\$154	\$113	\$140	\$105	\$130	\$91	\$113
36	\$153	\$190	\$141	\$175	\$135	\$168	\$129	\$160	\$117	\$145	\$109	\$136	\$94	\$117
37	\$161	\$200	\$149	\$184	\$142	\$176	\$136	\$169	\$124	\$153	\$115	\$142	\$99	\$123
38	\$166	\$205	\$153	\$189	\$147	\$181	\$140	\$173	\$127	\$157	\$119	\$146	\$103	\$127
39	\$170	\$173	\$157	\$160	\$150	\$153	\$144	\$146	\$130	\$133	\$121	\$123	\$105	\$107
40	\$173	\$174	\$160	\$160	\$153	\$153	\$146	\$147	\$133	\$133	\$124	\$124	\$107	\$107
41	\$178	\$177	\$164	\$163	\$157	\$156	\$150	\$149	\$136	\$135	\$127	\$126	\$110	\$109
42	\$181	\$180	\$166	\$166	\$159	\$159	\$152	\$152	\$138	\$138	\$129	\$129	\$111	\$111
43	\$184	\$184	\$169	\$169	\$162	\$162	\$155	\$155	\$141	\$141	\$131	\$131	\$113	\$113
44	\$193	\$193	\$178	\$178	\$171	\$171	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
45	\$201	\$201	\$186	\$185	\$178	\$177	\$170	\$169	\$154	\$153	\$144	\$143	\$124	\$124
46	\$210	\$210	\$194	\$194	\$186	\$185	\$177	\$177	\$161	\$161	\$150	\$150	\$130	\$129
47	\$219	\$219	\$202	\$202	\$193	\$193	\$185	\$185	\$168	\$168	\$156	\$156	\$135	\$135
48	\$228	\$228	\$210	\$210	\$201	\$201	\$193	\$192	\$175	\$174	\$163	\$163	\$141	\$140
49	\$244	\$243	\$225	\$224	\$215	\$214	\$205	\$205	\$186	\$186	\$174	\$173	\$150	\$150
50	\$256	\$256	\$236	\$236	\$225	\$226	\$216	\$216	\$196	\$196	\$182	\$183	\$157	\$158
51	\$272	\$272	\$251	\$251	\$240	\$240	\$230	\$229	\$208	\$208	\$194	\$194	\$168	\$168
52	\$287	\$287	\$265	\$264	\$253	\$253	\$242	\$242	\$220	\$219	\$205	\$204	\$177	\$177
53	\$303	\$303	\$279	\$279	\$268	\$268	\$256	\$256	\$232	\$232	\$216	\$216	\$187	\$187
54	\$323	\$323	\$298	\$298	\$285	\$285	\$273	\$273	\$248	\$247	\$231	\$231	\$199	\$199
55	\$342	\$342	\$315	\$315	\$302	\$301	\$288	\$288	\$262	\$261	\$244	\$244	\$211	\$211
56	\$364	\$363	\$335	\$335	\$321	\$321	\$307	\$307	\$278	\$278	\$259	\$259	\$224	\$224
57	\$385	\$385	\$355	\$355	\$340	\$340	\$325	\$325	\$295	\$295	\$275	\$275	\$238	\$237
58	\$408	\$408	\$377	\$377	\$360	\$360	\$345	\$345	\$313	\$313	\$291	\$291	\$252	\$252
59	\$423	\$423	\$390	\$390	\$373	\$373	\$357	\$357	\$324	\$324	\$302	\$302	\$261	\$261
60	\$440	\$439	\$405	\$405	\$388	\$388	\$371	\$371	\$337	\$336	\$314	\$313	\$271	\$271
61	\$458	\$459	\$422	\$423	\$404	\$405	\$386	\$387	\$351	\$351	\$327	\$327	\$282	\$283
62	\$474	\$475	\$437	\$438	\$419	\$419	\$400	\$401	\$363	\$364	\$339	\$339	\$293	\$293
63	\$492	\$492	\$454	\$453	\$434	\$434	\$415	\$415	\$377	\$377	\$351	\$351	\$303	\$303
64	\$514	\$512	\$474	\$472	\$453	\$451	\$434	\$432	\$393	\$392	\$367	\$365	\$317	\$315
65+	\$514	\$512	\$474	\$472	\$453	\$451	\$434	\$432	\$393	\$392	\$367	\$365	\$317	\$315

[IND CDHP HSA 09 01 10]-RAT

[IND CDHP HIA 09 01 10]-RAT

[IND CDHP HIA Plus 09 01 10]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 09/01/10

Individual PPO Lumenos® Health Incentive Account Plus [HIA Plus] 2500/100 (1 Member)

**Rate Calculation: Add \$37 to the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$392	\$392	\$361	\$361	\$346	\$346	\$331	\$331	\$300	\$300	\$280	\$280	\$242	\$242
1	\$289	\$289	\$267	\$267	\$255	\$255	\$244	\$244	\$221	\$221	\$206	\$206	\$178	\$178
2	\$203	\$203	\$187	\$187	\$179	\$179	\$171	\$171	\$156	\$156	\$145	\$145	\$125	\$125
3	\$202	\$202	\$186	\$186	\$178	\$178	\$170	\$170	\$155	\$154	\$144	\$144	\$124	\$124
4	\$200	\$200	\$184	\$184	\$176	\$176	\$168	\$169	\$153	\$153	\$142	\$143	\$123	\$123
5	\$193	\$193	\$178	\$178	\$170	\$170	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
6	\$185	\$185	\$171	\$171	\$163	\$163	\$156	\$156	\$142	\$142	\$132	\$132	\$114	\$114
7	\$176	\$176	\$163	\$163	\$156	\$156	\$149	\$149	\$135	\$135	\$126	\$126	\$109	\$109
8	\$173	\$173	\$159	\$160	\$153	\$153	\$146	\$146	\$132	\$132	\$123	\$123	\$107	\$107
9	\$174	\$174	\$160	\$160	\$153	\$153	\$147	\$147	\$133	\$133	\$124	\$124	\$107	\$107
10	\$175	\$175	\$162	\$161	\$155	\$155	\$148	\$148	\$134	\$134	\$125	\$125	\$108	\$108
11	\$182	\$182	\$168	\$168	\$161	\$161	\$154	\$154	\$139	\$140	\$130	\$130	\$112	\$112
12	\$195	\$195	\$180	\$179	\$172	\$172	\$165	\$164	\$149	\$149	\$139	\$139	\$120	\$120
13	\$206	\$206	\$190	\$190	\$182	\$182	\$174	\$174	\$158	\$158	\$147	\$147	\$127	\$127
14	\$216	\$217	\$199	\$200	\$191	\$191	\$183	\$183	\$166	\$166	\$154	\$154	\$133	\$133
15	\$227	\$226	\$209	\$209	\$200	\$200	\$191	\$191	\$174	\$173	\$162	\$161	\$140	\$139
16	\$233	\$233	\$215	\$215	\$206	\$206	\$197	\$197	\$179	\$179	\$166	\$166	\$144	\$144
17	\$237	\$237	\$219	\$218	\$209	\$209	\$200	\$200	\$182	\$181	\$169	\$169	\$146	\$146
18	\$239	\$239	\$221	\$220	\$211	\$211	\$202	\$202	\$183	\$183	\$171	\$171	\$148	\$147
19	\$246	\$246	\$227	\$227	\$217	\$217	\$207	\$208	\$188	\$189	\$175	\$176	\$151	\$152
20	\$252	\$252	\$232	\$232	\$222	\$222	\$213	\$213	\$193	\$193	\$180	\$180	\$155	\$155
21	\$259	\$259	\$239	\$239	\$229	\$229	\$219	\$219	\$199	\$198	\$185	\$185	\$160	\$160
22	\$268	\$268	\$247	\$247	\$237	\$237	\$226	\$226	\$205	\$205	\$191	\$191	\$165	\$165
23	\$275	\$275	\$253	\$253	\$243	\$243	\$232	\$232	\$211	\$210	\$196	\$196	\$169	\$169
24	\$282	\$282	\$260	\$260	\$249	\$249	\$238	\$238	\$216	\$216	\$202	\$201	\$174	\$174
25	\$291	\$291	\$268	\$268	\$257	\$257	\$246	\$245	\$223	\$223	\$208	\$208	\$179	\$179
26	\$300	\$373	\$277	\$344	\$265	\$329	\$253	\$315	\$230	\$286	\$214	\$266	\$185	\$230
27	\$311	\$386	\$287	\$356	\$274	\$341	\$262	\$326	\$238	\$296	\$222	\$275	\$192	\$238
28	\$321	\$400	\$296	\$368	\$284	\$353	\$271	\$337	\$246	\$306	\$229	\$285	\$198	\$246
29	\$334	\$415	\$308	\$383	\$295	\$366	\$282	\$350	\$256	\$318	\$238	\$296	\$206	\$256
30	\$345	\$429	\$318	\$395	\$305	\$378	\$291	\$362	\$264	\$328	\$246	\$306	\$213	\$264
31	\$358	\$445	\$330	\$410	\$316	\$393	\$302	\$376	\$274	\$341	\$255	\$318	\$221	\$275
32	\$370	\$461	\$341	\$425	\$327	\$406	\$312	\$389	\$283	\$353	\$264	\$329	\$228	\$284
33	\$386	\$479	\$355	\$442	\$340	\$423	\$325	\$404	\$295	\$367	\$275	\$342	\$238	\$295
34	\$394	\$490	\$364	\$452	\$348	\$433	\$333	\$414	\$302	\$375	\$281	\$350	\$243	\$302
35	\$405	\$504	\$374	\$464	\$358	\$445	\$342	\$425	\$310	\$386	\$289	\$359	\$250	\$311
36	\$416	\$518	\$384	\$477	\$367	\$457	\$351	\$437	\$319	\$396	\$297	\$369	\$257	\$319
37	\$426	\$530	\$393	\$489	\$376	\$468	\$360	\$448	\$327	\$406	\$304	\$379	\$263	\$327
38	\$437	\$544	\$403	\$501	\$386	\$480	\$369	\$459	\$335	\$417	\$312	\$388	\$269	\$335
39	\$447	\$456	\$412	\$420	\$394	\$402	\$377	\$385	\$342	\$349	\$319	\$325	\$275	\$281
40	\$458	\$458	\$422	\$422	\$404	\$404	\$386	\$386	\$350	\$350	\$326	\$327	\$282	\$282
41	\$468	\$469	\$432	\$432	\$413	\$414	\$395	\$395	\$358	\$359	\$334	\$334	\$289	\$289
42	\$479	\$479	\$442	\$442	\$423	\$423	\$405	\$404	\$367	\$367	\$342	\$342	\$296	\$296
43	\$490	\$491	\$452	\$452	\$432	\$433	\$413	\$414	\$375	\$376	\$350	\$350	\$302	\$303
44	\$497	\$498	\$459	\$460	\$439	\$440	\$420	\$421	\$381	\$382	\$355	\$356	\$307	\$307
45	\$503	\$503	\$463	\$464	\$444	\$444	\$424	\$425	\$385	\$386	\$359	\$359	\$310	\$310
46	\$511	\$510	\$471	\$471	\$451	\$450	\$431	\$431	\$391	\$391	\$364	\$364	\$315	\$315
47	\$518	\$518	\$477	\$478	\$457	\$457	\$437	\$437	\$396	\$397	\$370	\$370	\$319	\$320
48	\$525	\$526	\$484	\$485	\$463	\$464	\$443	\$444	\$402	\$403	\$375	\$375	\$324	\$324
49	\$549	\$549	\$506	\$506	\$485	\$484	\$463	\$463	\$421	\$420	\$392	\$392	\$339	\$338
50	\$573	\$572	\$528	\$528	\$505	\$505	\$483	\$483	\$438	\$438	\$409	\$409	\$353	\$353
51	\$597	\$598	\$550	\$551	\$527	\$528	\$504	\$505	\$457	\$458	\$426	\$427	\$368	\$369
52	\$625	\$625	\$576	\$576	\$552	\$552	\$528	\$528	\$479	\$479	\$446	\$446	\$386	\$386
53	\$653	\$653	\$602	\$602	\$576	\$576	\$551	\$551	\$500	\$500	\$466	\$466	\$402	\$403
54	\$680	\$680	\$627	\$627	\$600	\$600	\$574	\$574	\$521	\$521	\$485	\$486	\$419	\$420
55	\$711	\$711	\$655	\$655	\$627	\$627	\$600	\$600	\$544	\$544	\$507	\$507	\$438	\$438
56	\$741	\$741	\$683	\$683	\$654	\$654	\$625	\$625	\$567	\$567	\$529	\$529	\$457	\$457
57	\$772	\$774	\$712	\$713	\$681	\$683	\$651	\$653	\$591	\$593	\$551	\$552	\$476	\$477
58	\$805	\$806	\$742	\$743	\$710	\$711	\$679	\$680	\$616	\$617	\$574	\$575	\$496	\$497
59	\$826	\$827	\$762	\$763	\$729	\$730	\$697	\$698	\$633	\$633	\$590	\$590	\$510	\$510
60	\$848	\$849	\$782	\$783	\$749	\$749	\$716	\$716	\$650	\$650	\$606	\$606	\$523	\$524
61	\$871	\$873	\$803	\$805	\$769	\$770	\$735	\$737	\$667	\$669	\$622	\$623	\$537	\$538
62	\$894	\$897	\$825	\$827	\$789	\$792	\$755	\$757	\$685	\$687	\$638	\$640	\$552	\$553
63	\$918	\$921	\$846	\$850	\$810	\$813	\$774	\$778	\$703	\$706	\$655	\$658	\$566	\$568
64	\$944	\$945	\$870	\$871	\$833	\$834	\$797	\$797	\$723	\$724	\$674	\$675	\$582	\$583
65+	\$944	\$945	\$870	\$871	\$833	\$834	\$797	\$797	\$723	\$724	\$674	\$675	\$582	\$583

[IND CDHP HSA 09 01 10]-RAT

[IND CDHP HIA 09 01 10]-RAT

[IND CDHP HIA Plus 09 01 10]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 09/01/10

Individual PPO Lumenos® Health Incentive Account Plus [HIA Plus] 2500/100 (2+ Members)

**Rate Calculation: Add together the base rates for each member and then add an additional \$68.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$356	\$356	\$328	\$328	\$314	\$314	\$300	\$300	\$272	\$272	\$254	\$254	\$219	\$219
1	\$290	\$290	\$267	\$267	\$256	\$256	\$245	\$245	\$222	\$222	\$207	\$207	\$179	\$179
2	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$111	\$111
3	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$127	\$128	\$110	\$110
4	\$177	\$176	\$163	\$162	\$156	\$155	\$149	\$148	\$135	\$135	\$126	\$125	\$109	\$108
5	\$166	\$165	\$153	\$152	\$146	\$146	\$140	\$139	\$127	\$126	\$118	\$118	\$102	\$102
6	\$156	\$156	\$144	\$143	\$138	\$137	\$132	\$131	\$120	\$119	\$111	\$111	\$96	\$96
7	\$147	\$147	\$136	\$135	\$130	\$130	\$124	\$124	\$113	\$112	\$105	\$105	\$91	\$90
8	\$142	\$142	\$131	\$131	\$125	\$125	\$120	\$120	\$109	\$109	\$101	\$101	\$88	\$87
9	\$143	\$143	\$132	\$131	\$126	\$126	\$120	\$120	\$109	\$109	\$102	\$102	\$88	\$88
10	\$144	\$144	\$133	\$133	\$127	\$127	\$121	\$122	\$110	\$110	\$103	\$103	\$89	\$89
11	\$153	\$153	\$141	\$141	\$135	\$135	\$129	\$129	\$117	\$117	\$109	\$109	\$94	\$94
12	\$170	\$170	\$157	\$156	\$150	\$150	\$143	\$143	\$130	\$130	\$121	\$121	\$105	\$104
13	\$184	\$184	\$170	\$170	\$162	\$162	\$155	\$155	\$141	\$141	\$131	\$131	\$113	\$113
14	\$197	\$197	\$181	\$181	\$174	\$173	\$166	\$166	\$151	\$150	\$140	\$140	\$121	\$121
15	\$210	\$210	\$194	\$194	\$185	\$185	\$177	\$177	\$161	\$161	\$150	\$150	\$129	\$129
16	\$219	\$219	\$202	\$202	\$193	\$193	\$185	\$185	\$168	\$168	\$156	\$156	\$135	\$135
17	\$223	\$223	\$206	\$206	\$197	\$197	\$188	\$189	\$171	\$171	\$159	\$159	\$138	\$138
18	\$221	\$221	\$204	\$204	\$195	\$195	\$187	\$187	\$170	\$169	\$158	\$158	\$136	\$136
19	\$222	\$222	\$205	\$205	\$196	\$196	\$188	\$187	\$170	\$170	\$159	\$158	\$137	\$137
20	\$228	\$228	\$210	\$210	\$201	\$201	\$193	\$192	\$175	\$174	\$163	\$163	\$141	\$140
21	\$235	\$235	\$216	\$217	\$207	\$208	\$198	\$198	\$180	\$180	\$167	\$168	\$145	\$145
22	\$243	\$242	\$224	\$223	\$214	\$214	\$205	\$205	\$186	\$186	\$173	\$173	\$150	\$149
23	\$247	\$248	\$228	\$228	\$218	\$219	\$209	\$209	\$189	\$190	\$177	\$177	\$153	\$153
24	\$258	\$256	\$238	\$236	\$228	\$226	\$218	\$216	\$197	\$196	\$184	\$183	\$159	\$158
25	\$263	\$264	\$242	\$243	\$232	\$233	\$222	\$223	\$201	\$202	\$188	\$188	\$162	\$163
26	\$275	\$275	\$254	\$253	\$243	\$243	\$232	\$232	\$211	\$210	\$196	\$196	\$170	\$169
27	\$285	\$353	\$262	\$325	\$251	\$311	\$240	\$297	\$218	\$270	\$203	\$252	\$175	\$217
28	\$294	\$363	\$271	\$334	\$259	\$320	\$248	\$306	\$225	\$278	\$210	\$259	\$181	\$224
29	\$304	\$377	\$281	\$347	\$269	\$333	\$257	\$318	\$233	\$289	\$217	\$269	\$188	\$232
30	\$313	\$391	\$289	\$360	\$277	\$345	\$264	\$330	\$240	\$299	\$224	\$279	\$193	\$241
31	\$325	\$404	\$300	\$372	\$287	\$356	\$275	\$341	\$249	\$309	\$232	\$288	\$201	\$249
32	\$340	\$421	\$313	\$388	\$300	\$371	\$287	\$355	\$260	\$322	\$242	\$300	\$209	\$259
33	\$350	\$436	\$323	\$402	\$309	\$384	\$296	\$368	\$268	\$334	\$250	\$311	\$216	\$269
34	\$361	\$447	\$332	\$412	\$318	\$395	\$304	\$377	\$276	\$342	\$257	\$319	\$222	\$276
35	\$369	\$458	\$340	\$422	\$325	\$404	\$311	\$387	\$282	\$351	\$263	\$327	\$227	\$282
36	\$378	\$469	\$348	\$433	\$333	\$414	\$319	\$396	\$289	\$359	\$269	\$335	\$233	\$289
37	\$389	\$482	\$358	\$444	\$343	\$425	\$328	\$406	\$297	\$369	\$277	\$344	\$240	\$297
38	\$397	\$493	\$366	\$454	\$351	\$435	\$335	\$416	\$304	\$377	\$284	\$352	\$245	\$304
39	\$396	\$397	\$365	\$366	\$349	\$351	\$334	\$335	\$303	\$304	\$283	\$283	\$244	\$245
40	\$398	\$396	\$367	\$365	\$351	\$349	\$335	\$334	\$304	\$303	\$284	\$282	\$245	\$244
41	\$397	\$396	\$366	\$365	\$350	\$350	\$335	\$334	\$304	\$303	\$283	\$283	\$245	\$244
42	\$396	\$396	\$365	\$365	\$349	\$349	\$334	\$334	\$303	\$303	\$282	\$282	\$244	\$244
43	\$396	\$397	\$365	\$366	\$350	\$350	\$334	\$335	\$303	\$304	\$283	\$283	\$244	\$244
44	\$398	\$396	\$367	\$365	\$351	\$349	\$336	\$334	\$305	\$303	\$284	\$283	\$245	\$244
45	\$397	\$397	\$366	\$366	\$350	\$350	\$335	\$335	\$304	\$304	\$283	\$283	\$245	\$244
46	\$397	\$397	\$366	\$366	\$350	\$350	\$335	\$335	\$304	\$304	\$283	\$283	\$245	\$245
47	\$397	\$396	\$366	\$365	\$350	\$350	\$335	\$334	\$304	\$303	\$283	\$283	\$245	\$244
48	\$398	\$398	\$367	\$367	\$352	\$351	\$336	\$336	\$305	\$305	\$284	\$284	\$246	\$245
49	\$415	\$515	\$383	\$475	\$366	\$454	\$350	\$435	\$318	\$394	\$296	\$368	\$256	\$318
50	\$431	\$447	\$397	\$412	\$380	\$395	\$364	\$377	\$330	\$342	\$308	\$319	\$266	\$276
51	\$450	\$449	\$415	\$414	\$397	\$396	\$380	\$379	\$345	\$344	\$321	\$320	\$277	\$277
52	\$469	\$468	\$432	\$431	\$413	\$413	\$395	\$395	\$359	\$358	\$334	\$334	\$289	\$289
53	\$488	\$488	\$450	\$450	\$430	\$430	\$412	\$411	\$373	\$373	\$348	\$348	\$301	\$301
54	\$508	\$507	\$468	\$468	\$448	\$448	\$429	\$428	\$389	\$389	\$362	\$362	\$313	\$313
55	\$531	\$530	\$489	\$489	\$468	\$468	\$448	\$447	\$406	\$406	\$379	\$378	\$327	\$327
56	\$552	\$551	\$508	\$508	\$487	\$486	\$465	\$465	\$422	\$422	\$394	\$393	\$340	\$340
57	\$575	\$575	\$530	\$530	\$508	\$507	\$485	\$485	\$440	\$440	\$411	\$410	\$355	\$354
58	\$600	\$600	\$553	\$553	\$529	\$529	\$506	\$506	\$459	\$459	\$428	\$428	\$370	\$370
59	\$616	\$616	\$568	\$568	\$544	\$543	\$520	\$520	\$472	\$471	\$440	\$439	\$380	\$380
60	\$633	\$632	\$583	\$583	\$558	\$558	\$534	\$533	\$485	\$484	\$452	\$451	\$390	\$390
61	\$649	\$650	\$598	\$599	\$573	\$573	\$548	\$548	\$497	\$498	\$463	\$464	\$400	\$401
62	\$666	\$667	\$614	\$615	\$587	\$588	\$562	\$563	\$510	\$510	\$475	\$476	\$410	\$411
63	\$683	\$683	\$630	\$630	\$603	\$603	\$577	\$576	\$523	\$523	\$488	\$488	\$421	\$421
64	\$704	\$701	\$649	\$646	\$622	\$619	\$594	\$592	\$539	\$537	\$503	\$500	\$434	\$432
65+	\$704	\$701	\$649	\$646	\$622	\$619	\$594	\$592	\$539	\$537	\$503	\$500	\$434	\$432

[IND CDHP HSA 09 01 10]-RAT

[IND CDHP HIA 09 01 10]-RAT

[IND CDHP HIA Plus 09 01 10]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 09/01/10

Individual PPO Lumenos® Health Incentive Account Plus [HIA Plus] 3000/100 (1 Member)

**Rate Calculation: Add \$37 to the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$338	\$338	\$311	\$311	\$298	\$298	\$285	\$285	\$259	\$259	\$241	\$241	\$208	\$208
1	\$246	\$246	\$226	\$226	\$217	\$217	\$207	\$207	\$188	\$188	\$175	\$175	\$151	\$151
2	\$180	\$180	\$166	\$166	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$111	\$111
3	\$180	\$180	\$166	\$166	\$159	\$159	\$152	\$152	\$138	\$138	\$128	\$128	\$111	\$111
4	\$178	\$179	\$164	\$165	\$157	\$158	\$150	\$151	\$136	\$137	\$127	\$127	\$110	\$110
5	\$173	\$173	\$160	\$160	\$153	\$153	\$146	\$146	\$132	\$132	\$123	\$123	\$107	\$107
6	\$167	\$167	\$154	\$154	\$148	\$147	\$141	\$141	\$128	\$128	\$119	\$119	\$103	\$103
7	\$160	\$160	\$148	\$148	\$141	\$141	\$135	\$135	\$123	\$123	\$114	\$114	\$99	\$99
8	\$158	\$158	\$146	\$146	\$139	\$140	\$133	\$133	\$121	\$121	\$113	\$113	\$97	\$97
9	\$159	\$159	\$146	\$146	\$140	\$140	\$134	\$134	\$121	\$122	\$113	\$113	\$98	\$98
10	\$161	\$161	\$148	\$148	\$142	\$142	\$136	\$136	\$123	\$123	\$115	\$115	\$99	\$99
11	\$166	\$166	\$153	\$153	\$146	\$147	\$140	\$140	\$127	\$127	\$118	\$118	\$102	\$102
12	\$176	\$175	\$162	\$161	\$155	\$154	\$148	\$148	\$134	\$134	\$125	\$125	\$108	\$108
13	\$182	\$182	\$168	\$168	\$161	\$161	\$154	\$154	\$139	\$139	\$130	\$130	\$112	\$112
14	\$191	\$191	\$176	\$176	\$169	\$169	\$161	\$161	\$146	\$146	\$136	\$136	\$118	\$118
15	\$197	\$197	\$182	\$181	\$174	\$174	\$166	\$166	\$151	\$151	\$141	\$140	\$122	\$121
16	\$202	\$202	\$187	\$187	\$179	\$179	\$171	\$171	\$155	\$155	\$144	\$144	\$125	\$125
17	\$206	\$206	\$190	\$190	\$182	\$182	\$174	\$174	\$158	\$158	\$147	\$147	\$127	\$127
18	\$208	\$208	\$192	\$191	\$183	\$183	\$175	\$175	\$159	\$159	\$148	\$148	\$128	\$128
19	\$210	\$210	\$193	\$194	\$185	\$185	\$177	\$177	\$160	\$161	\$149	\$150	\$129	\$129
20	\$215	\$215	\$198	\$198	\$190	\$190	\$181	\$182	\$165	\$165	\$153	\$153	\$133	\$133
21	\$221	\$221	\$204	\$203	\$195	\$195	\$186	\$186	\$169	\$169	\$157	\$157	\$136	\$136
22	\$224	\$224	\$207	\$207	\$198	\$198	\$189	\$189	\$172	\$172	\$160	\$160	\$138	\$138
23	\$230	\$230	\$212	\$212	\$203	\$203	\$194	\$194	\$176	\$176	\$164	\$164	\$142	\$142
24	\$235	\$235	\$217	\$216	\$207	\$207	\$198	\$198	\$180	\$180	\$168	\$167	\$145	\$145
25	\$241	\$240	\$222	\$222	\$212	\$212	\$203	\$203	\$184	\$184	\$172	\$172	\$148	\$148
26	\$249	\$310	\$230	\$286	\$220	\$273	\$210	\$261	\$191	\$237	\$178	\$221	\$154	\$191
27	\$260	\$323	\$240	\$298	\$230	\$285	\$220	\$273	\$199	\$247	\$186	\$230	\$160	\$199
28	\$271	\$336	\$249	\$310	\$239	\$297	\$228	\$284	\$207	\$257	\$193	\$240	\$167	\$207
29	\$280	\$348	\$258	\$320	\$247	\$307	\$236	\$293	\$214	\$266	\$200	\$248	\$172	\$214
30	\$292	\$363	\$269	\$334	\$258	\$320	\$246	\$306	\$224	\$278	\$208	\$259	\$180	\$224
31	\$303	\$377	\$280	\$348	\$268	\$333	\$256	\$318	\$232	\$289	\$216	\$269	\$187	\$232
32	\$316	\$393	\$291	\$363	\$279	\$347	\$267	\$332	\$242	\$301	\$226	\$281	\$195	\$242
33	\$329	\$408	\$303	\$376	\$290	\$360	\$277	\$345	\$252	\$313	\$235	\$291	\$203	\$252
34	\$338	\$420	\$311	\$387	\$298	\$371	\$285	\$354	\$259	\$322	\$241	\$300	\$208	\$259
35	\$349	\$433	\$322	\$400	\$308	\$383	\$294	\$366	\$267	\$332	\$249	\$309	\$215	\$267
36	\$360	\$447	\$331	\$412	\$317	\$394	\$303	\$377	\$275	\$342	\$257	\$319	\$222	\$276
37	\$370	\$460	\$341	\$424	\$326	\$406	\$312	\$388	\$283	\$352	\$264	\$328	\$228	\$284
38	\$381	\$474	\$351	\$437	\$336	\$418	\$321	\$400	\$292	\$363	\$272	\$338	\$235	\$292
39	\$392	\$488	\$361	\$449	\$346	\$430	\$331	\$411	\$300	\$373	\$280	\$348	\$242	\$301
40	\$405	\$415	\$373	\$382	\$357	\$366	\$342	\$350	\$310	\$318	\$289	\$296	\$250	\$256
41	\$416	\$417	\$384	\$384	\$367	\$368	\$351	\$351	\$319	\$319	\$297	\$297	\$257	\$257
42	\$429	\$429	\$395	\$395	\$378	\$378	\$362	\$362	\$328	\$328	\$306	\$306	\$264	\$264
43	\$439	\$440	\$405	\$406	\$388	\$388	\$371	\$371	\$336	\$337	\$313	\$314	\$271	\$271
44	\$446	\$447	\$412	\$413	\$394	\$395	\$377	\$378	\$342	\$343	\$319	\$319	\$275	\$276
45	\$454	\$454	\$418	\$419	\$400	\$401	\$383	\$383	\$347	\$348	\$324	\$324	\$280	\$280
46	\$462	\$461	\$425	\$425	\$407	\$407	\$389	\$389	\$353	\$353	\$329	\$329	\$285	\$284
47	\$469	\$469	\$432	\$432	\$413	\$414	\$395	\$396	\$359	\$359	\$334	\$335	\$289	\$289
48	\$476	\$477	\$439	\$439	\$420	\$421	\$402	\$402	\$364	\$365	\$340	\$340	\$294	\$294
49	\$499	\$498	\$460	\$459	\$440	\$440	\$421	\$420	\$382	\$382	\$356	\$356	\$308	\$307
50	\$522	\$522	\$481	\$481	\$461	\$460	\$440	\$440	\$400	\$399	\$372	\$372	\$322	\$322
51	\$546	\$547	\$503	\$504	\$482	\$483	\$461	\$462	\$418	\$419	\$390	\$390	\$337	\$337
52	\$573	\$573	\$528	\$528	\$505	\$505	\$483	\$483	\$439	\$439	\$409	\$409	\$353	\$353
53	\$600	\$601	\$553	\$554	\$530	\$530	\$506	\$507	\$459	\$460	\$428	\$429	\$370	\$370
54	\$627	\$627	\$578	\$578	\$553	\$554	\$529	\$529	\$480	\$480	\$447	\$448	\$387	\$387
55	\$656	\$656	\$605	\$605	\$579	\$579	\$554	\$554	\$502	\$502	\$468	\$468	\$405	\$405
56	\$688	\$687	\$634	\$634	\$607	\$607	\$580	\$580	\$527	\$526	\$491	\$491	\$424	\$424
57	\$718	\$719	\$662	\$663	\$633	\$635	\$606	\$607	\$550	\$551	\$512	\$513	\$443	\$444
58	\$750	\$751	\$692	\$692	\$662	\$663	\$633	\$634	\$575	\$575	\$536	\$536	\$463	\$463
59	\$772	\$772	\$711	\$712	\$681	\$682	\$651	\$652	\$591	\$592	\$551	\$551	\$476	\$476
60	\$794	\$794	\$732	\$732	\$700	\$701	\$670	\$670	\$608	\$608	\$567	\$567	\$490	\$490
61	\$817	\$818	\$753	\$755	\$721	\$722	\$689	\$691	\$626	\$627	\$583	\$584	\$504	\$505
62	\$840	\$842	\$774	\$777	\$741	\$743	\$709	\$711	\$643	\$645	\$600	\$601	\$518	\$520
63	\$864	\$867	\$796	\$800	\$762	\$766	\$729	\$732	\$662	\$664	\$617	\$619	\$533	\$535
64	\$891	\$892	\$821	\$822	\$786	\$787	\$752	\$752	\$682	\$683	\$636	\$636	\$549	\$550
65+	\$891	\$892	\$821	\$822	\$786	\$787	\$752	\$752	\$682	\$683	\$636	\$636	\$549	\$550

[IND CDHP HSA 09 01 10]-RAT

[IND CDHP HIA 09 01 10]-RAT

[IND CDHP HIA Plus 09 01 10]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 09/01/10

Individual PPO Lumenos® Health Incentive Account Plus [HIA Plus] 3000/100 (2+ Members)

**Rate Calculation: Add together the base rates for each member and then add an additional \$68.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$299	\$299	\$276	\$276	\$264	\$264	\$253	\$253	\$229	\$229	\$214	\$214	\$185	\$185
1	\$234	\$234	\$216	\$216	\$206	\$206	\$197	\$197	\$179	\$179	\$167	\$167	\$144	\$144
2	\$160	\$160	\$147	\$147	\$141	\$141	\$135	\$135	\$122	\$122	\$114	\$114	\$98	\$98
3	\$158	\$158	\$146	\$146	\$139	\$140	\$133	\$133	\$121	\$121	\$113	\$113	\$97	\$97
4	\$156	\$156	\$144	\$144	\$138	\$137	\$132	\$131	\$120	\$119	\$112	\$111	\$96	\$96
5	\$149	\$149	\$138	\$137	\$132	\$132	\$126	\$126	\$114	\$114	\$106	\$106	\$92	\$92
6	\$144	\$143	\$132	\$132	\$127	\$126	\$121	\$121	\$110	\$109	\$102	\$102	\$88	\$88
7	\$137	\$136	\$126	\$125	\$120	\$120	\$115	\$115	\$104	\$104	\$97	\$97	\$84	\$84
8	\$133	\$133	\$122	\$122	\$117	\$117	\$112	\$112	\$102	\$101	\$95	\$94	\$82	\$82
9	\$133	\$133	\$123	\$123	\$118	\$117	\$112	\$112	\$102	\$102	\$95	\$95	\$82	\$82
10	\$135	\$135	\$124	\$124	\$119	\$119	\$114	\$114	\$103	\$103	\$96	\$96	\$83	\$83
11	\$143	\$142	\$131	\$131	\$126	\$126	\$120	\$120	\$109	\$109	\$102	\$102	\$88	\$88
12	\$152	\$151	\$140	\$139	\$134	\$133	\$128	\$128	\$116	\$116	\$108	\$108	\$93	\$93
13	\$163	\$163	\$150	\$150	\$143	\$144	\$137	\$137	\$124	\$125	\$116	\$116	\$100	\$100
14	\$172	\$172	\$158	\$158	\$152	\$151	\$145	\$145	\$131	\$131	\$123	\$122	\$106	\$106
15	\$179	\$179	\$165	\$165	\$158	\$158	\$151	\$151	\$137	\$137	\$128	\$128	\$110	\$111
16	\$184	\$184	\$170	\$170	\$162	\$162	\$155	\$155	\$141	\$141	\$131	\$131	\$113	\$113
17	\$189	\$189	\$174	\$174	\$167	\$167	\$159	\$159	\$145	\$145	\$135	\$135	\$116	\$116
18	\$187	\$186	\$172	\$172	\$165	\$164	\$157	\$157	\$143	\$143	\$133	\$133	\$115	\$115
19	\$187	\$187	\$173	\$173	\$165	\$165	\$158	\$158	\$143	\$143	\$134	\$133	\$115	\$115
20	\$192	\$191	\$177	\$176	\$169	\$169	\$162	\$161	\$147	\$147	\$137	\$137	\$118	\$118
21	\$196	\$197	\$181	\$181	\$173	\$174	\$165	\$166	\$150	\$151	\$140	\$140	\$121	\$121
22	\$201	\$200	\$185	\$185	\$177	\$177	\$169	\$169	\$154	\$153	\$143	\$143	\$124	\$123
23	\$204	\$204	\$188	\$188	\$180	\$180	\$172	\$172	\$156	\$156	\$145	\$145	\$125	\$126
24	\$212	\$210	\$196	\$194	\$187	\$186	\$179	\$177	\$162	\$161	\$151	\$150	\$131	\$130
25	\$215	\$216	\$198	\$199	\$190	\$190	\$182	\$182	\$165	\$165	\$153	\$154	\$133	\$133
26	\$224	\$278	\$206	\$256	\$198	\$245	\$189	\$234	\$171	\$213	\$160	\$198	\$138	\$171
27	\$233	\$289	\$215	\$266	\$206	\$255	\$197	\$244	\$178	\$221	\$166	\$206	\$144	\$178
28	\$243	\$300	\$224	\$276	\$214	\$265	\$205	\$253	\$186	\$230	\$173	\$214	\$150	\$185
29	\$253	\$313	\$233	\$289	\$223	\$276	\$213	\$264	\$194	\$240	\$180	\$224	\$156	\$193
30	\$261	\$325	\$240	\$300	\$230	\$287	\$220	\$274	\$200	\$249	\$186	\$232	\$161	\$201
31	\$273	\$338	\$251	\$312	\$240	\$298	\$230	\$285	\$209	\$259	\$194	\$241	\$168	\$208
32	\$284	\$352	\$262	\$324	\$251	\$310	\$240	\$297	\$218	\$269	\$203	\$251	\$175	\$217
33	\$293	\$365	\$270	\$336	\$259	\$322	\$248	\$308	\$225	\$279	\$209	\$260	\$181	\$225
34	\$304	\$377	\$280	\$347	\$268	\$332	\$256	\$318	\$233	\$288	\$217	\$269	\$187	\$232
35	\$312	\$387	\$287	\$357	\$275	\$342	\$263	\$327	\$239	\$296	\$222	\$276	\$192	\$239
36	\$323	\$401	\$297	\$370	\$285	\$354	\$272	\$338	\$247	\$307	\$230	\$286	\$199	\$247
37	\$333	\$413	\$307	\$380	\$294	\$364	\$281	\$348	\$255	\$316	\$238	\$295	\$205	\$254
38	\$342	\$424	\$316	\$391	\$302	\$374	\$289	\$358	\$262	\$325	\$244	\$303	\$211	\$262
39	\$341	\$425	\$314	\$392	\$301	\$375	\$288	\$359	\$261	\$326	\$243	\$303	\$210	\$262
40	\$342	\$424	\$316	\$390	\$302	\$374	\$289	\$357	\$262	\$324	\$244	\$302	\$211	\$261
41	\$342	\$424	\$315	\$391	\$302	\$374	\$288	\$358	\$262	\$325	\$244	\$303	\$211	\$262
42	\$341	\$341	\$314	\$314	\$301	\$301	\$288	\$288	\$261	\$261	\$243	\$243	\$210	\$210
43	\$342	\$342	\$316	\$316	\$302	\$302	\$289	\$289	\$262	\$262	\$244	\$244	\$211	\$211
44	\$345	\$345	\$318	\$318	\$304	\$304	\$291	\$291	\$264	\$264	\$246	\$246	\$212	\$213
45	\$348	\$346	\$321	\$319	\$307	\$306	\$294	\$292	\$266	\$265	\$248	\$247	\$215	\$214
46	\$351	\$351	\$323	\$323	\$310	\$309	\$296	\$296	\$269	\$268	\$250	\$250	\$216	\$216
47	\$353	\$353	\$325	\$325	\$311	\$311	\$297	\$297	\$270	\$270	\$252	\$252	\$217	\$217
48	\$357	\$356	\$329	\$329	\$315	\$314	\$301	\$301	\$273	\$273	\$255	\$254	\$220	\$220
49	\$373	\$463	\$344	\$426	\$329	\$408	\$315	\$390	\$286	\$354	\$266	\$330	\$230	\$285
50	\$391	\$407	\$360	\$375	\$345	\$359	\$330	\$344	\$299	\$312	\$279	\$291	\$241	\$251
51	\$410	\$409	\$378	\$377	\$362	\$361	\$346	\$345	\$314	\$313	\$292	\$292	\$253	\$252
52	\$430	\$430	\$397	\$396	\$380	\$379	\$363	\$363	\$329	\$329	\$307	\$307	\$265	\$265
53	\$449	\$449	\$414	\$414	\$397	\$397	\$379	\$379	\$344	\$344	\$321	\$321	\$277	\$277
54	\$469	\$469	\$433	\$432	\$414	\$414	\$396	\$396	\$359	\$359	\$335	\$335	\$289	\$289
55	\$492	\$491	\$453	\$453	\$434	\$434	\$415	\$415	\$377	\$376	\$351	\$351	\$303	\$303
56	\$513	\$513	\$473	\$473	\$453	\$453	\$433	\$433	\$393	\$393	\$366	\$366	\$317	\$316
57	\$537	\$536	\$495	\$494	\$474	\$473	\$453	\$452	\$411	\$410	\$383	\$383	\$331	\$331
58	\$562	\$561	\$518	\$518	\$496	\$495	\$474	\$474	\$430	\$430	\$401	\$401	\$346	\$346
59	\$578	\$577	\$533	\$532	\$510	\$510	\$488	\$487	\$442	\$442	\$412	\$412	\$356	\$356
60	\$595	\$594	\$548	\$548	\$525	\$524	\$502	\$501	\$455	\$455	\$425	\$424	\$367	\$366
61	\$611	\$612	\$563	\$564	\$539	\$540	\$516	\$516	\$468	\$468	\$436	\$437	\$377	\$377
62	\$627	\$628	\$578	\$579	\$554	\$554	\$529	\$530	\$480	\$481	\$448	\$448	\$387	\$387
63	\$645	\$645	\$595	\$594	\$569	\$569	\$544	\$544	\$494	\$494	\$460	\$460	\$398	\$398
64	\$666	\$663	\$614	\$611	\$587	\$585	\$562	\$559	\$510	\$507	\$475	\$473	\$410	\$409
65+	\$666	\$663	\$614	\$611	\$587	\$585	\$562	\$559	\$510	\$507	\$475	\$473	\$410	\$409

[IND CDHP HSA 09 01 10]-RAT

[IND CDHP HIA 09 01 10]-RAT

[IND CDHP HIA Plus 09 01 10]-RAT

**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 09/01/10

Individual PPO Lumenos® Health Incentive Account Plus [HIA Plus] 5000/100 (1 Member)

**Rate Calculation: Add \$37 to the appropriate base rate listed below.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$243	\$243	\$224	\$224	\$214	\$214	\$205	\$205	\$186	\$186	\$173	\$173	\$150	\$150
1	\$149	\$149	\$138	\$138	\$132	\$132	\$126	\$126	\$114	\$114	\$106	\$106	\$92	\$92
2	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
3	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
4	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
5	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
6	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
7	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
8	\$111	\$111	\$102	\$102	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$68	\$68
9	\$111	\$111	\$102	\$102	\$98	\$98	\$94	\$93	\$85	\$85	\$79	\$79	\$68	\$68
10	\$111	\$111	\$103	\$103	\$98	\$98	\$94	\$94	\$85	\$85	\$79	\$79	\$69	\$68
11	\$113	\$113	\$104	\$104	\$100	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
12	\$113	\$113	\$104	\$104	\$99	\$99	\$95	\$95	\$86	\$86	\$80	\$80	\$69	\$69
13	\$113	\$113	\$104	\$104	\$100	\$100	\$95	\$95	\$86	\$87	\$81	\$81	\$70	\$70
14	\$114	\$114	\$106	\$105	\$101	\$101	\$97	\$96	\$88	\$87	\$82	\$81	\$70	\$70
15	\$114	\$114	\$105	\$105	\$101	\$101	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
16	\$114	\$114	\$105	\$105	\$101	\$101	\$96	\$96	\$87	\$87	\$82	\$81	\$70	\$70
17	\$114	\$114	\$105	\$105	\$101	\$101	\$96	\$96	\$87	\$87	\$81	\$81	\$70	\$70
18	\$115	\$115	\$106	\$106	\$101	\$101	\$97	\$97	\$88	\$88	\$82	\$82	\$71	\$71
19	\$116	\$116	\$107	\$107	\$102	\$103	\$98	\$98	\$89	\$89	\$83	\$83	\$71	\$72
20	\$116	\$144	\$107	\$132	\$102	\$127	\$98	\$121	\$89	\$110	\$83	\$102	\$71	\$88
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22	\$116	\$144	\$107	\$133	\$103	\$127	\$98	\$122	\$89	\$110	\$83	\$103	\$72	\$89
23	\$118	\$118	\$108	\$108	\$104	\$104	\$99	\$99	\$90	\$90	\$84	\$84	\$72	\$72
24	\$118	\$117	\$108	\$108	\$104	\$104	\$99	\$99	\$90	\$90	\$84	\$84	\$72	\$72
25	\$118	\$118	\$109	\$109	\$104	\$104	\$100	\$99	\$90	\$90	\$84	\$84	\$73	\$73
26	\$124	\$153	\$114	\$141	\$109	\$135	\$104	\$129	\$95	\$117	\$88	\$109	\$76	\$95
27	\$129	\$160	\$119	\$147	\$114	\$141	\$109	\$135	\$99	\$122	\$92	\$114	\$79	\$98
28	\$133	\$164	\$122	\$152	\$117	\$145	\$112	\$139	\$101	\$126	\$95	\$117	\$82	\$101
29	\$138	\$171	\$127	\$158	\$122	\$151	\$116	\$144	\$106	\$131	\$98	\$122	\$85	\$105
30	\$144	\$178	\$132	\$164	\$127	\$157	\$121	\$150	\$110	\$136	\$102	\$127	\$88	\$110
31	\$151	\$187	\$139	\$173	\$133	\$165	\$127	\$158	\$115	\$143	\$108	\$134	\$93	\$115
32	\$156	\$194	\$144	\$179	\$138	\$171	\$132	\$163	\$119	\$148	\$111	\$138	\$96	\$119
33	\$164	\$203	\$151	\$187	\$144	\$179	\$138	\$171	\$125	\$155	\$117	\$145	\$101	\$125
34	\$169	\$210	\$156	\$194	\$149	\$185	\$143	\$177	\$129	\$161	\$121	\$150	\$104	\$129
35	\$176	\$219	\$162	\$202	\$155	\$193	\$149	\$184	\$135	\$167	\$126	\$156	\$109	\$135
36	\$183	\$227	\$169	\$210	\$162	\$201	\$155	\$192	\$140	\$174	\$131	\$162	\$113	\$140
37	\$191	\$237	\$176	\$218	\$168	\$209	\$161	\$200	\$146	\$181	\$136	\$169	\$117	\$146
38	\$198	\$246	\$182	\$227	\$174	\$217	\$167	\$207	\$151	\$188	\$141	\$175	\$122	\$151
39	\$209	\$217	\$193	\$200	\$184	\$192	\$176	\$183	\$160	\$166	\$149	\$155	\$129	\$134
40	\$218	\$218	\$201	\$201	\$192	\$192	\$184	\$184	\$167	\$167	\$155	\$156	\$134	\$134
41	\$229	\$229	\$211	\$211	\$202	\$202	\$193	\$193	\$175	\$175	\$163	\$163	\$141	\$141
42	\$242	\$242	\$223	\$223	\$213	\$213	\$204	\$204	\$185	\$185	\$172	\$172	\$149	\$149
43	\$252	\$253	\$232	\$233	\$222	\$223	\$213	\$213	\$193	\$193	\$180	\$180	\$155	\$156
44	\$263	\$264	\$242	\$243	\$232	\$233	\$222	\$222	\$201	\$202	\$188	\$188	\$162	\$162
45	\$276	\$276	\$254	\$255	\$243	\$244	\$233	\$233	\$211	\$211	\$197	\$197	\$170	\$170
46	\$287	\$287	\$265	\$265	\$253	\$253	\$242	\$242	\$220	\$220	\$205	\$205	\$177	\$177
47	\$300	\$300	\$276	\$277	\$264	\$265	\$253	\$253	\$229	\$230	\$214	\$214	\$185	\$185
48	\$314	\$314	\$289	\$290	\$277	\$277	\$265	\$265	\$240	\$241	\$224	\$224	\$193	\$194
49	\$333	\$332	\$307	\$306	\$294	\$293	\$281	\$281	\$255	\$255	\$237	\$237	\$205	\$205
50	\$351	\$351	\$323	\$323	\$309	\$309	\$296	\$296	\$269	\$268	\$250	\$250	\$216	\$216
51	\$372	\$373	\$343	\$343	\$328	\$329	\$314	\$314	\$285	\$285	\$265	\$266	\$229	\$230
52	\$395	\$395	\$364	\$364	\$348	\$348	\$333	\$333	\$302	\$302	\$282	\$282	\$243	\$243
53	\$417	\$417	\$384	\$385	\$368	\$368	\$352	\$352	\$319	\$319	\$297	\$298	\$257	\$257
54	\$440	\$440	\$406	\$406	\$388	\$389	\$371	\$372	\$337	\$337	\$314	\$314	\$271	\$272
55	\$465	\$465	\$429	\$429	\$411	\$411	\$393	\$393	\$356	\$356	\$332	\$332	\$287	\$287
56	\$491	\$491	\$453	\$453	\$434	\$433	\$415	\$414	\$376	\$376	\$351	\$350	\$303	\$303
57	\$518	\$519	\$477	\$478	\$457	\$458	\$437	\$438	\$396	\$397	\$369	\$370	\$319	\$320
58	\$546	\$547	\$504	\$504	\$482	\$483	\$461	\$461	\$418	\$419	\$390	\$390	\$337	\$337
59	\$564	\$565	\$520	\$521	\$498	\$499	\$476	\$477	\$432	\$433	\$403	\$403	\$348	\$348
60	\$583	\$583	\$537	\$538	\$514	\$515	\$492	\$492	\$446	\$447	\$416	\$416	\$359	\$360
61	\$603	\$604	\$556	\$557	\$532	\$533	\$508	\$509	\$461	\$462	\$430	\$431	\$372	\$372
62	\$622	\$624	\$574	\$575	\$549	\$551	\$525	\$527	\$476	\$478	\$444	\$445	\$384	\$385
63	\$644	\$646	\$593	\$596	\$568	\$570	\$543	\$545	\$493	\$495	\$459	\$461	\$397	\$399
64	\$665	\$666	\$613	\$614	\$587	\$588	\$561	\$562	\$509	\$510	\$475	\$475	\$410	\$411
65+	\$665	\$666	\$613	\$614	\$587	\$588	\$561	\$562	\$509	\$510	\$475	\$475	\$410	\$411

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**Anthem Blue Cross Life and Health Insurance Company Individual Rates**

Monthly Rates Effective 09/01/10

Individual PPO Lumenos® Health Incentive Account Plus [HIA Plus] 5000/100 (2+ Members)

**Rate Calculation: Add together the base rates for each member and then add an additional \$68.**

	Area 1		Area 2		Area 3		Area 4		Area 5		Area 6		Area 7	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
0	\$203	\$203	\$187	\$187	\$179	\$179	\$171	\$171	\$155	\$155	\$145	\$145	\$125	\$125
1	\$125	\$125	\$115	\$115	\$110	\$110	\$106	\$106	\$96	\$96	\$89	\$89	\$77	\$77
2	\$94	\$94	\$87	\$87	\$83	\$83	\$79	\$79	\$72	\$72	\$67	\$67	\$58	\$58
3	\$94	\$95	\$87	\$87	\$83	\$83	\$80	\$80	\$72	\$72	\$67	\$67	\$58	\$58
4	\$95	\$94	\$87	\$87	\$83	\$83	\$80	\$79	\$72	\$72	\$67	\$67	\$58	\$58
5	\$95	\$94	\$87	\$87	\$83	\$83	\$80	\$80	\$72	\$72	\$67	\$67	\$58	\$58
6	\$93	\$92	\$85	\$85	\$82	\$81	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
7	\$93	\$93	\$86	\$85	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
8	\$93	\$93	\$86	\$85	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
9	\$93	\$93	\$85	\$85	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
10	\$93	\$93	\$85	\$85	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
11	\$93	\$93	\$86	\$86	\$82	\$82	\$78	\$78	\$71	\$71	\$66	\$66	\$57	\$57
12	\$94	\$95	\$87	\$87	\$83	\$83	\$80	\$80	\$72	\$72	\$67	\$67	\$58	\$58
13	\$95	\$95	\$87	\$87	\$84	\$84	\$80	\$80	\$72	\$73	\$68	\$68	\$58	\$58
14	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
15	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
16	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$73	\$69	\$68	\$59	\$59
17	\$96	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
18	\$96	\$96	\$89	\$88	\$85	\$85	\$81	\$81	\$74	\$73	\$69	\$68	\$59	\$59
19	\$97	\$96	\$89	\$89	\$85	\$85	\$81	\$81	\$74	\$74	\$69	\$69	\$59	\$59
20	\$98	\$121	\$90	\$112	\$86	\$107	\$82	\$102	\$75	\$93	\$69	\$86	\$60	\$74
21	\$98	\$121	\$90	\$111	\$86	\$107	\$82	\$102	\$75	\$92	\$70	\$86	\$60	\$74
22	\$97	\$121	\$90	\$111	\$86	\$107	\$82	\$102	\$75	\$92	\$69	\$86	\$60	\$74
23	\$98	\$98	\$90	\$90	\$86	\$86	\$83	\$83	\$75	\$75	\$70	\$70	\$60	\$60
24	\$98	\$98	\$90	\$90	\$86	\$87	\$83	\$83	\$75	\$75	\$70	\$70	\$60	\$60
25	\$98	\$98	\$91	\$91	\$87	\$87	\$83	\$83	\$75	\$75	\$70	\$70	\$60	\$61
26	\$105	\$104	\$96	\$96	\$92	\$92	\$88	\$88	\$80	\$80	\$75	\$74	\$64	\$64
27	\$108	\$134	\$100	\$123	\$95	\$118	\$91	\$113	\$83	\$102	\$77	\$95	\$67	\$82
28	\$112	\$138	\$103	\$127	\$99	\$122	\$95	\$117	\$86	\$106	\$80	\$98	\$69	\$85
29	\$117	\$145	\$108	\$133	\$103	\$128	\$99	\$122	\$90	\$111	\$83	\$103	\$72	\$89
30	\$120	\$150	\$111	\$138	\$106	\$132	\$102	\$126	\$92	\$115	\$86	\$107	\$74	\$92
31	\$126	\$156	\$116	\$144	\$111	\$138	\$107	\$132	\$97	\$120	\$90	\$111	\$78	\$96
32	\$132	\$163	\$122	\$150	\$117	\$144	\$111	\$138	\$101	\$125	\$94	\$116	\$81	\$100
33	\$137	\$170	\$126	\$156	\$121	\$150	\$115	\$143	\$105	\$130	\$97	\$121	\$84	\$104
34	\$143	\$177	\$132	\$163	\$126	\$156	\$121	\$149	\$109	\$135	\$102	\$126	\$88	\$109
35	\$148	\$183	\$136	\$169	\$130	\$161	\$125	\$154	\$113	\$140	\$105	\$130	\$91	\$113
36	\$153	\$190	\$141	\$175	\$135	\$168	\$129	\$160	\$117	\$145	\$109	\$136	\$94	\$117
37	\$161	\$200	\$149	\$184	\$142	\$176	\$136	\$169	\$124	\$153	\$115	\$142	\$99	\$123
38	\$166	\$205	\$153	\$189	\$147	\$181	\$140	\$173	\$127	\$157	\$119	\$146	\$103	\$127
39	\$170	\$173	\$157	\$160	\$150	\$153	\$144	\$146	\$130	\$133	\$121	\$123	\$105	\$107
40	\$173	\$174	\$160	\$160	\$153	\$153	\$146	\$147	\$133	\$133	\$124	\$124	\$107	\$107
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42	\$181	\$180	\$166	\$166	\$159	\$159	\$152	\$152	\$138	\$138	\$129	\$129	\$111	\$111
43	\$184	\$184	\$169	\$169	\$162	\$162	\$155	\$155	\$141	\$141	\$131	\$131	\$113	\$113
44	\$193	\$193	\$178	\$178	\$171	\$171	\$163	\$163	\$148	\$148	\$138	\$138	\$119	\$119
45	\$201	\$201	\$186	\$185	\$178	\$177	\$170	\$169	\$154	\$153	\$144	\$143	\$124	\$124
46	\$210	\$210	\$194	\$194	\$186	\$185	\$177	\$177	\$161	\$161	\$150	\$150	\$130	\$129
47	\$219	\$219	\$202	\$202	\$193	\$193	\$185	\$185	\$168	\$168	\$156	\$156	\$135	\$135
48	\$228	\$228	\$210	\$210	\$201	\$201	\$193	\$192	\$175	\$174	\$163	\$163	\$141	\$140
49	\$244	\$243	\$225	\$224	\$215	\$214	\$205	\$205	\$186	\$186	\$174	\$173	\$150	\$150
50	\$256	\$256	\$236	\$236	\$225	\$226	\$216	\$216	\$196	\$196	\$182	\$183	\$157	\$158
51	\$272	\$272	\$251	\$251	\$240	\$240	\$230	\$229	\$208	\$208	\$194	\$194	\$168	\$168
52	\$287	\$287	\$265	\$264	\$253	\$253	\$242	\$242	\$220	\$219	\$205	\$204	\$177	\$177
53	\$303	\$303	\$279	\$279	\$268	\$268	\$256	\$256	\$232	\$232	\$216	\$216	\$187	\$187
54	\$323	\$323	\$298	\$298	\$285	\$285	\$273	\$273	\$248	\$247	\$231	\$231	\$199	\$199
55	\$342	\$342	\$315	\$315	\$302	\$301	\$288	\$288	\$262	\$261	\$244	\$244	\$211	\$211
56	\$364	\$363	\$335	\$335	\$321	\$321	\$307	\$307	\$278	\$278	\$259	\$259	\$224	\$224
57	\$385	\$385	\$355	\$355	\$340	\$340	\$325	\$325	\$295	\$295	\$275	\$275	\$238	\$237
58	\$408	\$408	\$377	\$377	\$360	\$360	\$345	\$345	\$313	\$313	\$291	\$291	\$252	\$252
59	\$423	\$423	\$390	\$390	\$373	\$373	\$357	\$357	\$324	\$324	\$302	\$302	\$261	\$261
60	\$440	\$439	\$405	\$405	\$388	\$388	\$371	\$371	\$337	\$336	\$314	\$313	\$271	\$271
61	\$458	\$459	\$422	\$423	\$404	\$405	\$386	\$387	\$351	\$351	\$327	\$327	\$282	\$283
62	\$474	\$475	\$437	\$438	\$419	\$419	\$400	\$401	\$363	\$364	\$339	\$339	\$293	\$293
63	\$492	\$492	\$454	\$453	\$434	\$434	\$415	\$415	\$377	\$377	\$351	\$351	\$303	\$303
64	\$514	\$512	\$474	\$472	\$453	\$451	\$434	\$432	\$393	\$392	\$367	\$365	\$317	\$315
65+	\$514	\$512	\$474	\$472	\$453	\$451	\$434	\$432	\$393	\$392	\$367	\$365	\$317	\$315

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